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ABSTRACT

Published four times a year by the Texas Junior College Teachers Association (TJCTA), this newsletter discusses events affecting Texas Junior Colleges and their faculty, chronicles the efforts and activities of the TJCTA, and provides a forum for discourse on topics in community college education. The September 1994 issue presents interviews with candidates in the 1994 election for state Governor and an analysis of strengths and weaknesses of investment vehicles available under the TJCTA's Optional Retirement Program/Tax Deferred Annuities program. The December 1994 issue contains an interview with Texas Higher Education Commissioner, Kenneth Ashworth; a table showing 1994-95 base salaries for faculty by college and years of service; and data for 1993-94 and 1994-95 on compensation and utilization of part-time instructors by college. The January 1995 issue provides the program for the TJCTA's annual convention, focusing on the theme of "Keeping the Promise." The April 1995 issue provides a discussion of provisions of the 1995-97 Texas state budget related to community colleges; "Faculty Development: An Investment in Excellence through Learning Communities," by Agnes Robinson; a review of bills filed in the state Legislature as of May 1995 which would affect public two-year colleges; and a 1994-95 table of statewide salaries and placement rates by community college program. (BCY)

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TJCTA Messenger, Volume XXVI, Numbers 1-4, September 1994- April 1995

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TJCTA
MESSENGER

A Publication of the TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
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Toll-Free 1-800-288-6850 In Austin (512) 328-2044 Fax (512) 328-1086

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VOLUME XXVI SEPTEMBER 1994 NUMBER 1

BUDGET HEARING BEGINS STATE FUNDING PROCESS

TJCTA State President Scott A. Nelson, Kingwood College, testified in a budget hearing in August before representatives of the Legislative Budget Board and the Governor's Office of Budget and Planning, reminding them of the concerns and contributions of community junior college teachers. The hearing was an important early step in the appropriations process leading up to the January 1995 session of the Legislature.

Against a backdrop of severe budgetary constraints, state budget planners have been directed to present to the Governor and the Legislature a budget requiring no new taxes. In a letter to agency leaders, Gov. Ann Richards said, "The decisions we must make go far beyond where we can eliminate waste. We may have to downsize agencies, reduce responsibilities and eliminate services. These decisions will not be pleasant, but may be unavoidable." Agency heads were told not to request budget increases unless required by court orders or federal mandates. The only exception to this rule is emergencies "which pose imminent risk to public health and safety."

At the August budget hearing, Dr. Nelson explained the need to fund Texas two-year colleges adequately. "Not long ago," he said, "a person who works at the Capitol told a group of our teachers that our main problem in gaining adequate appropriations was that there is no statewide crisis, no *emergency*, with community colleges. Virtually everyone, it seems, agrees we do a fine job, that our institutions are absolutely necessary, and a great deal for the taxpayers."

Without a "crisis" to spur the Legislature to action, Dr. Nelson explained, under-funding of two-year colleges has become a chronic affliction, causing programs to deteriorate and instructional services to suffer. To illustrate how chronic under-funding can be as devastating as a crisis which gets the attention of the Legislature, Dr. Nelson offered several examples, including a statewide trend toward dramatically increased class sizes; deferred maintenance to schools' physical plants, as local funds are used to pay instructional costs previously funded by the state; increased property taxes; increased dependence on part-time faculty; limited course offerings; less competitive faculty salaries; and drastically increased tuition and fees for students.

Scott A. Nelson

Recognizing the severe budget constraints facing the Legislature, Dr. Nelson urged budget planners not to expand an

(Continued on page 3)

CONFERENCE PLANNED FOR FACULTY LEADERS

Todd A. Hunter

Lisa A. Brown

Frank W. Hill

John M. Rogers

Luther Bud Joyner

Charles Burnside

The fifteenth annual TJCTA Conference for Faculty Leaders will be held Friday and Saturday, Oct. 7-8, at the Marriott at the Capitol hotel, in Austin.

The conference will begin with an informal reception at 6:30 p.m., Friday. At 7:30 p.m., Charles Burnside, Executive Director of the Texas Junior College Teachers Association, will address conference participants on the topic "Problems, Prospects, and Promises: A Profession in Peril."

Saturday activities will begin at 8:30 a.m., with registration and refreshments. Adjournment is scheduled for 2:30 p.m., Saturday.

"Current Legal Issues in Higher Education" will be the focus of Saturday's opening session. Lisa A. Brown will discuss "Sexual Harassment, Sexual Misconduct, and Moral Turpitude." Ms. Brown is an attorney with the firm of Bracewell and Patterson, in Houston. Her law practice is devoted exclusively to the representation of school districts and colleges. She is a frequent speaker on a variety of school law topics, including student discipline, sexual harassment, constitutional law issues, and employment law issues. She is an honors graduate of the University of Texas School of Law.

Ms. Brown's remarks will be followed by a discussion of "Legal Implications of Personality Conflicts," by Frank W. Hill and John M. Rogers, attorneys with the firm of Hill, Gilstrap, Moorhead, White, Bodoin, & Webster, in Arlington and Chicago. Founded in 1972, the firm now includes 30 practicing attorneys, several of whom are recognized as specialists in legal matters

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PRESIDENT'S MESSAGE

Normally in this space I would greet you cheerfully to another year and tell you a few things about TJCTA. But a troubling issue begs our attention and won't go away.

Reports from around the state confirm an upsurge in administrative interference in the process of awarding student grades. Such tales are nothing new, but their volume suggests it's no longer spotty and isolated. Teachers of vast experience and unquestioned integrity from a variety of colleges increasingly verify these accounts, always with a mixture of helplessness, outrage, and sadness. Whether violations on any particular campus are real or exaggerated, chronic or sudden, the issue clearly merits our concern and solidarity.

In analyzing the situation, there appear to be two main causes of the alarm and suspicion. One factor is the incessant talk of "performance funding," "success rates," and other contemporary strategies for quantifying our educational "output." Never mind that an actual plan has yet to be mandated to community colleges, or that such experiments in other states tend to be modest and tentative. Reasonable or not, these trends are often received with passive resignation, giving them an air of inevitability. Not surprisingly, such an atmosphere breeds mischief.

Some administrative personnel have been known to be quick to embrace a trend. Some even fit the comical stereotype perfectly, poring over attrition rates like medieval monks, feverishly inspecting manuscripts for telltale signs of heresy. Absurdly, some of these monastic folks have never taught a real class in their lives. (Celibates are always on the alert for hanky panky in others.) Nothing raises bureaucratic eyebrows like "high" attrition, with suspicions directed increasingly at the instructor rather than the student who earned the grade or dropped the class. As a teacher these days, you want good stats. It would be worthy of satire if it weren't so serious.

But the other problem is more slippery. As any teacher knows, students are different now. They come to us at community colleges often ill-prepared and ill-motivated. This pathology would be problem enough, but today's students are also increasingly assertive in claiming a weird, *quasi* "entitlement" to an education. Occasionally they are supported by well-meaning college officials who get plenty of cues from educational literature, usually about the public schools.

We are told, as a small example, that the problem with today's students is a lack of self-esteem. This perspective is so prevalent in public education that even talk shows have become bored with the subject, leaving us to assume its manifest truth. But interestingly, there is virtually no empirical evidence of it. In a new book, aptly titled *House of Cards*, noted psychologist Robyn Dawes of Carnegie Mellon University reports that, after 6,500 studies and 30,000 articles on the subject, there is only flimsy evidence of any correlation between self-esteem and academic achievement. The only significant study actually concluded that *hard work* brings both. Imagine!

But facts mean little to zealots. In the worst of situations, self-appointed advocates, invariably driven by noble intentions, sprout like mushrooms, promoting every conceivable cause, addressing historic victimization yet demanding immediate remedies. Occasionally the media gets involved. And every now and then you'll spot the attorneys, salivating over weaknesses or mistakes in judgment. In these times of political correctness, new statutory rights under the Americans With Disabilities Act, public charges of sexual harassment, multicultural awareness and hypersensitivity—not to mention occasional threats and even actual violence on a few campuses—we are reluctant to appear unfeeling toward *any* student needs, particularly in Open Door institutions which have reached out eagerly to all, regardless of preparation. So it's easy to see how some supervisors choose the path of least resistance. Easy to see, but shameful and tragic.

Consider the teacher in this environment. When grading standards are questioned, there are several predictable responses. Some will react with reflexive hostility, rejecting bitterly *any* suggestion for improvement. Even a harmless, cheesy in-service session becomes threatening. At the other extreme are the cynical, lazy, or indifferent who perhaps will whisper: *Hey, give 'em what they want. Crank out the diplomas and transcripts. It's party time.* Finally, some may become sincerely convinced the best thing to do is lower cherished standards of excellence. *Maybe I'm not keeping up with the times,* they might reason. Out of fear or self-doubt, they become less demanding of their students. On the surface, everyone else is perfectly happy.

But think back. Weren't your *best* teachers usually very *demanding* teachers? This little axiom is almost a universal truth to Americans of all occupations, backgrounds, and inclinations when the subject of education arises in casual conversation. Well, if logic means anything, if you remove the *demands*, don't you purge—or at least damage—the *best?*

Ironically, the professional judgment of college teachers is under fire precisely when fashionable theories of management are telling us to empower the lower levels of organizations, to push decision-making down to its most appropriate level. ("Total Quality Management" is the latest fad, but such ideas have ancient roots.) Yet, if the current trend continues, grading standards will be handed over eventually to politicians, the media, attorneys, educational bureaucrats, consultants, and every noisy congregation with an ax to grind. Teachers, too far down the food chain to make such judgments, would presumably issue advisory opinions. Some empowerment.

But this is not a question of mere turf. It goes beyond that. The very credibility of our institutions is at stake. Right now, Texas universities are finally consenting to adopt common course numbering with community colleges under an explicit—and accurate—assumption of academic parity. Employers complain constantly of high school graduates who cannot read, write, or perform simple mathematical deductions adequately—all while true global competition becomes a fierce reality for the first time in human history. This is hardly the time to mimic every loopy, "feel-good" fashion in elementary and secondary education. Indeed, there has never been a better time simply to let teachers teach—and hence *evaluate*—their students.

Are teachers perfect? Of course not. Mistakes? Sure. Some bad apples? Yes. But particular controversies related to grades are most properly handled by "grievance" or "academic appeals" committees, consisting usually of faculty and students. (Having chaired and served on more of these deliberative bodies than I care to remember, I can verify that they generally work well, though their task is hardly pleasant. If a student gets a raw deal, it comes out.) As teachers, if we want the freedom to exercise professional judgment, we must accept the inherent responsibility of policing ourselves.

One final point. We are told often by educational and political leaders that our students should be treated as "customers" in the marketplace.

Satellite campuses, telecourses, modem instruction, registration by phone, MasterCard, and the like have made college enrollment among the simplest of life's tasks. Christmas shopping is a vastly more complex enterprise than enrolling in college today. As faculty, we support such conveniences and chances for enhanced opportunity. But there is a flaw in the student-as-customer reasoning. Customers have one solitary demand placed upon them: money. On all other matters, as the saying goes, the customer is always right. But good teachers place a host of demands upon students besides their dollars. Don't they?

If you care about this issue and others affecting community colleges, join TJCTA—the professional association of choice on every campus in Texas. Whether at the local college or in the corridors of the Capitol, we are there representing you. Ask around and you'll find proud volunteers who serve our profession in a variety of capacities within our Association. They'll be happy to visit with you.

Scott Nelson

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SCOTT A. NELSON
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

CONFERENCE PLANNED FOR FACULTY LEADERS

(Continued from Page 1)

involving rights of teachers. Mr. Hill holds the Bachelor of Arts degree in English, with honors, from the University of Texas at Arlington. He received his law degree, also with honors, from Southern Methodist University. Mr. Rogers received his bachelor's degree from Baylor University and his law degree from the University of Arkansas.

Speaker for the conference luncheon session will be Luther Bud Joyner, president of Amarillo College. Dr. Joyner held numerous administrative positions at Vernon Regional Junior College and South Plains College before he became president of Cooke County College in 1985. He has been president of Amarillo College since 1992. In his conference remarks on "Participatory Decision-Making: Myth and Reality," Dr. Joyner will discuss a president's perspective on the realities of participatory decision-making in higher education.

The afternoon discussion, entitled "Legislative Issues Affecting Higher Education," will feature State Rep. Todd A. Hunter (D-Corpus Christi). Elected to a third term in the Texas House of Representatives in 1991, Rep. Hunter presently serves as chair of the Education Subcommittee of the House Committee on Appropriations. He also serves as vice chair of the Committee on State Affairs and is a member of the Local and Consent Calendars Committee. Rep. Hunter is widely recognized as an effective advocate for higher education in Texas.

TJCTA State President Scott Nelson has sent letters to leaders of faculty organizations inviting them to participate in this year's conference. In his letter Dr. Nelson said, "The major purpose of the annual conference is to contribute to an improvement in the effectiveness of local faculty organizations at two-year colleges in Texas. We believe every faculty group can benefit from having its leaders attend the meeting."

While designed primarily for leaders of local faculty organizations, the conference is open to all interested TJCTA members and faculty leaders. Conference registration should be completed by Oct. 4, through the TJCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, 78746 (or call toll-free, 1-800-288-6850). Hotel accommodations, at $75 for single occupancy and $85 for double occupancy, may be reserved by contacting the Marriott at the Capitol hotel directly, at Area Code 512, 478-1111. A $30 registration fee, payable on arrival at the conference, will cover the Friday evening reception and lunch and refreshment breaks on Saturday. ☆

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 South MoPac Expressway, Building I, Suite 410, Austin, Texas, 78746-5747. Authors should retain copies of their manuscripts for their files.

TJCTA NOMINATING COMMITTEE SEEKS RECOMMENDATIONS

Marilyn J. Lancaster, Western Texas College, chairperson of the TJCTA Nominating Committee, has announced that the committee is inviting recommendations of individuals for consideration as possible nominees for the offices of president-elect, vice president, secretary, and treasurer of the Association for 1995-96.

Recommendations should be submitted *immediately* in order to be considered by the Nominating Committee in its November 5 meeting.

Recommendations should be sent to:

Marilyn J. Lancaster, Chairperson
TJCTA Nominating Committee
Texas Junior College Teachers
  Association
901 South MoPac Expressway
Building One, Suite 410
Austin, Texas 78746

Ms. Lancaster may be reached by telephone at her office: Area Code 915, 573-8511, extension 266, or at home: Area Code 915, 573-6559.

Ms. Lancaster attended the campus representatives workshop in August and will attend the Conference for Faculty Leaders in October. She is seeking suggestions and recommendations and is encouraging interested individuals to allow the Nominating Committee to consider them as potential candidates.

BUDGET PROCESS ALREADY UNDERWAY

(Continued from Page 1)

already inadequately funded system of higher education in Texas. "Every session of the Legislature," he said, "local leaders in communities containing upper-level universities ask for statutory authorization to expand downward to include freshman and sophomore courses. We believe such expansionism, particularly in areas not experiencing explosive growth in population, is wasteful, unjustified, and potentially harmful to nearby community colleges which offer the same courses."

Concluding his remarks, Dr. Nelson noted some of the contributions two-year colleges make to the state and their local communities. "As a teacher, it is common to tell students that you don't know all the answers to the nation's problems, but perhaps 'we can ask the right questions.' However, on this topic today, the situation is reversed. The *problems* of our society are complex and puzzling—global competition, welfare, adult illiteracy, crime, prisons, and the rest. But the *answers*, all seem to agree, invariably lie in education. Most of our social pathologies would be greatly reduced if people were properly educated. And the most proven and efficient answer is community colleges."

As in previous years, TJCTA was the *only* faculty organization represented at the important biennial budget hearing.

During the coming weeks, representatives of the Legislative Budget Board and the Governor's Office of Budget and Planning will finalize their recommendations, which will provide the basis for a general appropriations bill to be introduced in the Legislature, as well as the initial budget proposals of the Governor. ☆

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit ideas and suggestions for proposed resolutions to be considered at the 1995 convention at the Loews Anatole hotel, in Dallas.

Suggestions should be received by Feb. 15, 1995, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for March 2, 1995, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Cynthia M. SoRelle, Chairperson
TJCTA Resolutions Committee
McLennan Community College
1400 College Drive
Waco, Texas 76708

Candidates for Governor Respond to TJCTA Questions

Ann W. Richards

George W. Bush

(Editor's note: Texas voters go to the polls Nov. 8. One of the most important and hotly contested races pits incumbent Ann W. Richards, the Democratic nominee, against George W. Bush, the Republican. As a tax-exempt organization, TJCTA does not make political endorsements. Nevertheless, it is appropriate to inform members of the views held by the candidates on issues of importance to Texas community and technical colleges. Below are their responses to our questions.)

MESSENGER: **The "charge" given to Texas community colleges by the Texas Legislature keeps growing. Now, in addition to vocational and academic transfer programs, remediation, adult literacy, counseling and guidance, and "continuing" education, we are given the responsibility of workforce development. Nevertheless, while our duties increase, the state's "share" of funding has *decreased* from 61 percent in fiscal 1985 to 46 percent in 1995. The burden has been picked up largely by increases in student tuition and *ad valorem* taxes at the local level. What do you think of this trend?**

GOV. RICHARDS: Community, junior and technical colleges provide a critical educational service to many people who, for whatever reason, choose not to attend a four-year college or university. Traditionally, the mission of community and junior colleges has been the creation of viable workforce—a mission that is crucial to the continued economic growth of Texas. I believe that all Texans should have the opportunity to receive an education that will help them find a job.

Many Texans find that community and junior colleges offer them the flexibility they need to continue their education. Increasing demands have created an ever-increasing and important role for community colleges.

Since the 1984-85 biennium, state funding for two-year institutions is up 61 percent. Since 1990-91, we have increased funding for two-year institutions by about $300 million or 27 percent.

MR. BUSH: This trend is wrong. Under Governor Richards, community colleges have been forced to take on more responsibilities even though state funding has decreased. First, I will not impose unfunded mandates on community colleges which prevent them from making effective use of the resources allocated from the state budget. Second, I will seek to narrow the responsibilities of community colleges. For example, community colleges should not be responsible for remedying all the inadequacies of the state's public schools. Third, I want to free community colleges from excessive government regulation and red tape so they are not constantly forced to shift money from classroom instruction to meet administrative costs. The best thing I or any governor could give community colleges is the gift of freedom—freedom from confusing state statutes and freedom from burden-

"

I support the mission of community, junior, and technical colleges in Texas. These institutions prepare today's work-force for tomorrow's global economy.

ANN W. RICHARDS

"

some regulation. Finally, to help address workforce development, I want to encourage partnerships between private industry and community colleges. This will allow community colleges to stay abreast of developments in industry, tap businesses for grants to cover the expenses of new educational programs, and train their students with the most modern techniques.

***MESSENGER:* Texas community and technical college teachers participate in the state's Teacher Retirement System or the Optional Retirement Program. In each session of the Legislature, some lawmakers see potential cuts in contributions to these programs as a means to save money. What is your commitment to these programs?**

GOV. RICHARDS: I expect we will be able to not only maintain the current state contribution rate for the Teacher Retirement System, but also eliminate any scheduled payment deferrals, and provide a benefits increase for retired teachers. It is a priority for me that the pension fund be fiscally healthy and meet the needs of our teachers, and our track record proves that. The pension fund is financially stronger today than it was when I took office. In both sessions of the Legislature since I have been Governor, the pension fund has been so healthy we have been able to provide solid benefit increases for our retired teachers.

MR. BUSH: The state has made a contract with the teachers and state employees of Texas. This contract must not be broken. The contract must not be used as some "pawn" in a chess game to balance the state budget. I will veto any effort to reduce contributions to the Teacher Retirement System, the Optional Retirement System or the Employees Retirement System.

***MESSENGER:* What do you think of the "downward expansion" of upper-level universities (which offer junior, senior, and graduate level courses only) to include freshman and sophomore courses in the curricula, and the "upward expansion" of community colleges to four-year status? What should be the roles of the Governor and the Texas Higher Education Coordinating Board when local leaders want a "full" university in their area?**

GOV. RICHARDS: I think there are two important issues to keep in mind when discussing upward or downward expansion: (a) how does the expansion fit the needs of the state as a whole; is there a failure to provide adequate access to higher education institutions that the expansion would provide in a particular region of the State, and (b) how will the expansion be paid for or will another area of higher education suffer cuts in order to provide funding? In many cases, the courses added to an institution via expansion are already being provided in a nearby public institution. But the prestige of having a full general academic institution and its perceived value as an economic development generator are very important to many communities. As Governor, in conjunction with the Texas Legislature and the Higher Education Coordinating Board, we must balance the needs of the state and what we can afford with the needs and desires of a local community.

MR. BUSH: Often proposals to expand upper-level universities downward or community colleges upward are driven more by economic development considerations and legislative politics than by the educational needs of a community. State government should rely on local leadership and student demand when deciding whether or not to expand. Local control, not legislative control, will ensure that expansion does not restrict services to the students two year institutions traditionally serve. I plan to appoint qualified individuals to the Texas Higher Education Coordinating Board who share my philosophy of local control and who will work with a community to determine whether expansion fits their needs.

***MESSENGER:* Why should a supporter of Texas community and technical colleges vote for you instead of your opponent?**

GOV. RICHARDS: I am proud of our accomplishments with two-year institutions since I've been Governor. We have created seven new special programs, including an import/export training center at Laredo, the Palo Alto Regional Library at Alamo Community College, and defense conversion training at Tarrant County Junior College. During the last session we converted TSTC's McAllen Extension Center to the South Texas Community College, a transition currently in place. In 1993, we increased the minimum state support for junior colleges from $1.5 million to $2.0 million.

In 1992, I awarded $1.4 million in special grants to junior college nursing schools to fund 343 new nursing students, and helped alleviate a shortage of nurses in the state.

I support the mission of community, junior, and technical colleges in Texas. These institutions prepare today's workforce for tomorrow's global economy.

MR. BUSH: I am committed to education. From public primary schools to graduate schools, I believe our future depends on the educational level of our citizens. I believe in local control of education, market-based decisions, and narrowly defined state educational mandates. A supporter of community colleges should vote for me because my philosophy and my principles assure community colleges of the best chance to do what they do best—educate without burdensome interference from state government. My opponent has had four years to stop the trend of reduced state revenue to community colleges and has not defended local control and the critical role of community colleges. As your next Governor, I will.

> *"My philosophy and my principles assure community colleges of the best chance to do what they do best—educate without burdensome interference from state government."*
>
> GEORGE W. BUSH

Editor's Note: Under a special cooperative arrangement between TJCTA and the Texas Association of College Teachers (TACT), the two organizations contracted with Marjorie Collings-Diehl to conduct this year's study of retirement alternatives. For many years, the analysis of retirement options was conducted by Frank L. Wright, Former TACT Executive Director and special consultant to TJCTA on retirement issues. Mr. Wright died in May 1993. In an effort to continue the worthwhile service for their members, TJCTA and TACT arranged for this year's analysis to be done by Ms. Collings-Diehl, who is associated with an Austin securities firm. She is responsible for the accuracy of the data reported in the study. TJCTA and TACT will be exploring various possibilities for producing a useful study of retirement options for future years. Readers' comments and suggestions are invited.

Analysis of Possibilities for OPR/TDA

by
Marjorie Collings-Diehl

The Texas Junior College Teachers Association, in conjunction with the Texas Association of College Teachers, has made arrangements again this year for the publication of an analysis of products offered under the Optional Retirement Program (ORP). This analysis is designed to aid faculty as they decide where to invest their retirement dollars. As the study makes clear, there are no guarantees of return in a defined-contributions plan, such as ORP. The information provided here describes the strengths and weaknesses of various investment vehicles; it does not declare which product best meets the reader's needs. It is the desire of TJCTA and TACT that this study will enable faculty to make informed decisions about what may be the largest investment they will ever make.

Introduction

The Texas Optional Retirement Program (ORP) is designed for full time faculty at state supported institutions of higher education. It is offered as an alternative to participation in the Texas Teacher Retirement System (TRS). Upon employment at an institution, an employee is given 90 days to choose whether to invest his or her retirement fund in ORP or TRS. This choice is irrevocable. More often than not, new faculty members participate in ORP. Why? While there are many reasons, the following are a few of the most important. First, there is a contribution of up to 15.15 percent of salary placed into a retirement plan. This is the sum of the employee's contribution (6.65 percent of gross salary) and the state's contribution (8.5 percent of salary). Local colleges may "supplement" the state's contribution by 1.19 percent. Second, the retirement savings plan is self directed, and the vesting period is one year and one day. If an employee does not vest, the state's monies are returned. The retirement benefit or monthly income is based on contributions and earnings on those contributions. If a decision is not made within 90 days, an employee will, by default, be enrolled in TRS.

The Teacher Retirement System is for all persons who opt not to be in ORP or are not eligible for ORP. TRS is a defined benefit program, in which the employee's retirement benefit is two percent of average salary in the highest three years, multiplied by the number of years of participation in the program. The current vesting period for TRS is five years. As a defined benefit program, TRS generally is considered one of the best in the country.

Whether the choice is ORP or TRS, most employees are eligible to place additional pre-tax contributions into a Tax Deferred Account (TDA). A TDA is a supplemental investment that may be made in addition to the mandatory program. TDAs receive no state contribution. This program, while similar to an Individual Retirement Account (IRA) in that it is self directed, has several differences. First, the TDA usually allows an employee to contribute more pre-tax dollars than an IRA. Second, there is a calculation required by the IRS to determine the additional amount that may be saved. The calculation is called a Maximum Exclusion Allowance (MEA). While the calculation is complicated, the additional amount that can be deferred usually ranges from four to eight percent.

The IRS has adopted certain guidelines and restrictions that effect ORP and TDA accounts. Whether one is a new employee or a veteran faculty member, there are two past dates and one future date to consider when analyzing retirement. First, the Tax Reform Act of 1986 added required minimum distributions beginning at the age of 70½ for all contributions made after 1986, including the earnings on the Dec. 31, 1986 balance. There is one exception to this rule. A faculty member still employed in the college system past age 70½, need not begin distributions until the earlier of age 75 or actual retirement. Distributions on pre-1987 values are required at age 75 also.

The 1986 law also added withdrawal restrictions to TDA annuities (mutual funds have always been restricted) and a ten percent penalty for premature distributions. The ten percent premature distribution penalty was effective in Jan. 1, 1987, while withdrawal restrictions were effective Jan. 1, 1989. Those restrictions mean that money cannot be withdrawn before age 59½ except in the event of death, disability, hardship (then limited to contributions only) or separation from service. The ten percent penalty applies before age 59½ unless the employee separates from service at age 55 or later, has a medical hardship, disability, Qualified Domestic Resolution Order, or dies. The Dec. 31, 1988 account value for annuities is grandfathered so that withdrawals can be made for any reason; however, the ten percent penalty will still apply.

If access to dollars becomes an issue, most companies have incorporated loan provisions into their policies or custodial agreements under the Tax Equity and Fiscal Responsibility Act of 1982. The IRS and each firm will have certain guidelines and criteria that must be followed. If the IRS rules are not followed, the loan could be considered a withdrawal or premature distribution and subject to tax and ten percent penalties. For specific information, the investor should contact representatives of the company.

The "future date" that will affect ORP and TDA accounts is Dec. 31, 1995. The Revenue Reconciliation Act of 1993 places further restrictions on the amount that can be contributed on a pre-tax basis. Effective Dec. 31, 1995, the maximum salary on which ORP contributions may be made is $150,000.

Additionally, when dollars are withdrawn for retirement purposes, a 15 percent excise tax is added to any normal taxes due on amounts above $150,000 in any one year. The Revenue Reconciliation Act of 1993 has another far-reaching effect. Under the law, the IRS determines an individual's life expectancy using mortality tables, then subtracts the actual age at death to determine how many fewer years of retirement the person had than expected. This number is multiplied by $150,000 then subtracted from the cumulative remaining balance in the ORP and TDA accounts. A 15 percent excise tax is due on that amount.

For example, an employee retires at age 65 with total accumulations (ORP and TDA) of $2.4 million. The mortality tables say the employee should live to age 85. The employee dies at age 75, and the total account remaining is $2 million. According to the mortality table, the employee died 10 years sooner than expected. These ten years, multiplied by $150,000 equals $1.5 million. This amount is then subtracted from the remaining account value of $2.0 million, leaving $500,000, which is considered excess savings and is taxed an additional 15 percent, or $75,000. This does not include income or estate taxes.

While all tax laws that affect investments are important, the amount of benefit at retirement is crucial. Remember, every day of retirement is a holiday. The goal should be to retire on at least one's annual salary. Analyzing performance numbers can lead the investor on a merry path. Caution should be exercised, with special attention given to many charges companies can assess. All performance figures quoted in this study are net of all administrative or management fees for the specific years mentioned.

Net performance is a good starting place for comparison. Neither low nor high expenses and charges guarantee the best investment. Is an investment that has a gain of ten percent and charges only one percent per year (nine percent net) better than an investment that has a gain of 30 percent and charges three percent per year (27 percent net)? Historical investment performance does not and cannot guarantee future results. However, many individuals will use past performance to assist in the decision process. Flexibility and portability should also be included in the decision.

As an investor, it is important to analyze front end charges (which reduce the amount of money that goes to work immediately), and contingent deferral charges (which tend to limit flexibility and the portability of the investments). In order to maximize potential gains in the future through new products or innovations, flexibility and the allowance of change are important factors.

Fixed Accounts

Fixed accounts are traditionally investments in the "general accounts" of an insurance company. These accounts function in a fashion very similar to a bank's Certificate of Deposit. The dollars on deposit are "lent" to the insurance company. The insurance company agrees to repay both principal and a contractually guaranteed minimum interest rate, presently ranging between three percent and four percent. Most companies pay the current interest rate, which is normally higher than the contractual minimum. This rate may change daily, monthly, quarterly, or annually. The current rate of interest is derived from the company's earnings, and is set by the board of directors. The actual formula for the current interest rate varies from firm to firm. It is largely an unknown and discretionary formula, subject to change.

Other types of fixed accounts offer more specific information regarding their yields. They may offer a rate based upon a pool of specific underlying assets such as government bonds, treasuries, or other securities. These are sometimes called Market Value Adjusted accounts. Only when a firm will disclose and contractually guarantee the formula can investors be assured of the interest crediting method for their contract. While most insurance companies work on an old banking principle, paying policyholders two percent less than the company earns on its investments, the choice of formulas is still at the discretion of the company's board.

Insurance companies credit or pay interest in many different methods. The most widely used method is to "band" interest rates. As money is received by the company the current interest rate is applied. The current interest rate can be guaranteed for any period of time. However, as the rate changes, monies received from that point forward would be considered a new band and credited at the new rate. The old money, or band, may continue to earn the former rate of interest for the specified period of time. Once that time has elapsed, a new rate may be applied to that band. Over time, the contract may have many bands of different rates. Some firms band for a year and then the dollars drop into a pool or portfolio. The current rate paid on the pool or portfolio may be higher than the initial band. If the rates are quoted on a portfolio basis, the dollars earn the stated interest rate when deposited.

Many companies will increase or enhance third quarter current rate declarations to attract new participants. Most faculty members are hired in the summer and begin working in late August or early September. The first month's paycheck is usually received at the end of September. The actual contribution to the ORP and TDA account are received in October by the company. If the employee's contract is paid over nine months, the last contribution for the ORP and TDA is paid in June from the May pay period. Therefore, in July, August, and September—the third quarter—companies receive the lowest contributions of the year. To attract new participants, some companies will raise the current rate for the third quarter, then lower the rate for the fourth quarter. In product rankings, those companies that have skewed their rates in this way would receive unwarranted high marks for rates that they paid on small amounts of money. Not all companies engage in this practice; however, one should be aware that this strategy is used to entice participation in certain programs.

Another tool to entice participation is the "two-tier" crediting process. This process enhances the rate for dollars that are annuitized at retirement, and credits less interest to those wishing a cash option. Annuity contracts have two phases, accumulation and distribution. Annuitization is a distribution phase. By utilizing this distribution process, a participant can buy an "income stream." The insurance company will guarantee, according to the contract choice made, to provide an income the annuitant cannot outlive. Other options can include: receiving money for a set period of time, or even an income stream for the spouse upon the annuitant's death (known as joint and last survivor option) or any other mutually agreed combination. The loss of flexibility and liquidity for the dollars annuitized is assured, since the purchase of an income for life guarantees the accumulation in the account to be with the insurance company for a very long time. Remember: annuitization is an irrevocable decision. Before choosing to annuitize, one may wish to pose the question: "If annuitization is such a good deal, why would the insurance company pay a higher rate for accumulations to annuitize than a cash option?"

When comparing interest rates, be careful of the manipulations that companies may provide to "enhance" their contract. The highest interest rate is not necessarily the best bargain. Since interest rates have declined in the last ten years, a number of companies will pay a first-year bonus thereby enticing a move to that company. However, the enhanced first-year rate can be at the expense of the renewal rate.

Not all enhancements to contracts are negative. Some bonus contracts truly provide a positive enhancement to earning potential. Annuitization is necessary to some people's financial planning, but is typically not recommended for all accumulations. Keep in mind, the firms currently available for ORP and TDA are focused upon creating competitive products for accumulations. At retirement, shopping for the best annuitization rate is a very prudent decision. In addition to checking with one's current firms, there are several companies that specialize in the distribution phase (annuitization). At retirement, all accumulations in both ORP and TDA accounts become 403(b)s. (403(b) is the section of the Internal Revenue Code that allows for these retirement programs.) Therefore, all dollars could be comingled. By placing a larger sum on deposit, one could purchase a higher income stream, but do not forget to shop because it is a lifelong decision.

Table 4 reflects current rates for accumulations and the contractually guaranteed minimum as reported by the company. No annuitization rates are quoted as these are subject to change and are meaningless unless annuitizing as of the date of this study. The table also includes the method for crediting interest and the name of the contract. Since many companies have several contracts, it is important to understand the nuances of each contract. The fixed contract section discusses the specifics for each product in alphabetical order by company.

Most contracts, like CDs, will have a penalty for early withdrawal. The term for this is surrender or withdrawal penalty. This charge is usually assessed on payments made to the contract that have not been "on-deposit" for a specified period of time.

Finally, it is important to consider ratings of firms if the dollars are invested in the fixed side of any contract. Since the money is guaranteed by the insurance company, solvency of the firm should be a factor for consideration. When placing assets in a fixed account, utilizing two or even three different rating services is considered prudent. (See Table 1.) Each rating service (such as A.M. Best, Standard and Poor's, Duff and Phelps, and Moody's) has a different area of expertise and specific evaluation criteria. Some of those areas include solvency and claims-paying ability. However, be advised that even these rating services are not infallible. In the past, several companies have been placed into "receivership" despite having high ratings by these services. Texas does have a guarantee program. This program offers protection of up to $100,000 of account value with each company.

Mutual Funds

Mutual funds are available for ORP and TDA deposits. An investment company or a mutual fund is either a corporation or a trust in which investors pool their funds and invest them in a wide variety of securities. An investment company or mutual fund is engaged in the business of investing in securities, managing funds for people more effectively than they ordinarily could for themselves. A fund operates as a single large account that is owned by many shareholders. Today, there are more mutual fund choices available than companies listed on the New York Stock Exchange. As the world economy continues to grow, opportunities for investing beyond our shores become increasingly viable options. Additionally, most funds are now grouped in "families" that offer a broad array of funds within one package or company.

Here is a brief description of the kinds of investments available.

1. Money Market Funds invest in securities that mature in less than one year. These funds can be composed of one or more of the following: Treasury bills, certificates of deposit, commercial paper, Eurodollar CDs, and notes. The objective is to maintain a constant share value while producing a return slightly above bank money market funds.

2. Bond Funds can come in many varieties, including a government bond fund, a corporate bond fund, high yield bond fund, or others. Typically, the investment criterion requires that any holding purchased be a bond.

3. Stock Funds can be classified in three categories. Equity-Income Funds focus on income, with capital appreciation as a secondary concern. Growth and Income Funds attempt to produce both capital appreciation and current income: Growth Funds seek capital appreciation first while current income is a distant secondary concern.

4. Balanced Funds are also called "total return" funds. The objective is to provide total returns through growth and income. The fund typically purchases stocks, bonds, and convertible securities. Weighting of each asset class will depend upon the manager's perception of the market, interest rates, and risk levels.

Table 1 — Company Rankings

Company	AM Best	S & P	D & P	Moody's
Aetna	A++	AAA	AAA	Aa2
Allmerica Financial/SMA Life	A	AA	AA	Aa3
American Fidelity Assurance	A+	BBBq	nr	nr
American United Life	A+	AA-	AA+	A1
Century Life of America	A+	nr	AA-	nr
College Life Insurance	A	nr	nr	nr
Connecticut Mutual Life	A+	AA-	AA	Aa2
Delta Life and Annuity	A+	nr	AA-	nr
Fidelity and Guaranty Life	A-	BBB+	A1	Baa3
Fidelity Standard Life	A	AA-	nl	nr
Fortis Financial Group	A+	AA	nr	nr
Franklin Life Insurance	A++	AA+	AAA	Aa2
Great American Life (GALIC)	A	nr	A+	nr
Great American Reserve	A	BBBq	A+	n/a
Great-West Life	A+	AAA	AAA	Aa2
Horace Mann Life Insurance	A+	AA-	nr	nr
IDS Life	A+g	nr	AAA	Aa2
Jackson National Life	A	AA	nr	nr
Kemper Investors Life	A-	nr	A+	Baa1
Life Insurance Co. of the Southwest	A+	nr	AA-	nr
Lincoln National Life	A+	AA-	AAA	A1
Massachusetts Mutual Life	A++	AAA	AAA	Aa1
MetLife	A++	AAA	AAA	Aa1
MFS /Sun Life	A++	AAA	AAA	nr
Mutual of America	A+	AA+	AA+	Aa3
MONY	A-	A+	A+	Baa1
National Western Life	A-	BBBq	nr	nr
Nationwide Life Insurance	A+	AAA	nr	Aa1
New York Life Insurance	A++	AAA	AAA	Aaa
North American Security Life	A	nr	nr	nr
Northern Life Insurance	A+	AA-	AA	A1
Prudential	A+	AA+	AA+	Aa2
SAFECO Life	A+	AA	nr	Aa2
Security Benefit	A+	AA-	nr	nr
Security First Life	A	AA-	nl	nr
Southwestern Life Insurance	B++	BBB-	A	nr
State Bond & Mortgage	A-	BBq	nr	nr
State Farm Life	A++	AAA	nr	Aaa
The Equitable Life Assurance	A-	A+	A+	A2
The New England	A	AA-	AA	A3
TIAA	A++	AAA	AAA	Aaa
Transamerica Life Insurance	A+	AA+	AA+	Aa3
Travelers Insurance Company	A-	A+	A+	A2
Union Central Life	A	A+	A+	nr
United Investors	A++	AAA	nr	nr
UNUM Life Insurance	A++	AA+	nr	Aa1
USAA Life Insurance	A++	AAA	nr	Aa1
Western National Life	A	A+	AA-	Baa2

5. International (Global) Equity Funds consist of two types. International or Foreign Funds may only invest in stocks of foreign companies. Global Funds can invest in both foreign and U.S. stocks. The objective of either category is growth of capital.

6. Aggressive Growth (Small Company) Funds are mutual funds that focus strictly on appreciation, with no concern about generating income.

7. Special Funds are grouped in two categories: Metal Funds and Non-Diversified Funds. A metal fund purchases metals in one or more ways: bullion, gold stocks, and mining stocks. Non-Diversified Funds are defined by the Securities and Exchange Commission as holding more than five percent of the funds' total holdings in the security of one company. These funds can also be industry specific.

The above definitions have been modified from those found in the Certified Fund Specialists guide.

Each mutual fund comes with a prospectus, which must be provided to the investor before purchase. This prospectus will provide information such as the name and credentials of the fund manager, the goals and objectives of the specific fund, and information regarding fees and other expenses. It will also describe the limitations placed on the manager. All funds instruct the investor to "read the prospectus carefully before investing or sending any money." Unfortunately, the prospectus is written in such technical terminology, most people would have difficulty interpreting its contents.

All mutual funds have fees, including so-called "no-load" funds. Who has not read beautiful, glossy brochures that funds use to market their products? Who pays for the marketing, research, administrative support, reports, fund managers, and other costs? The investor pays these expenses. Accepting the fact that there is "no free lunch," what charges should one review before investing?

The investment advisor or advisors, making the daily decisions—to buy, sell, or hold the investments of the fund—must be paid. The research and overhead costs for administering the fund must be paid. These are usually described as "investment advisory expenses" or "management fees." Always find out what the management fees are. They range from 0.25% for Money Market Funds to 5% for International Funds. Does the level of fee affect the performance of the fund? Yes, it does. While one does not want to make this an overriding concern, an investor needs to be comfortable and understand the fees assessed. Generally, net performance, not internal cost, is the important factor to consider when investing.

Besides investment advisory expenses or management fees, there are three pricing strategies for mutual funds: 1. A-share mutual funds are front loaded funds. The cost to invest will usually range from zero percent for Money Market Funds to eight percent for International Funds. The load immediately reduces the amount going to work. These funds will typically be presented by a salesperson who will receive a commission to represent that company. Most fund families offer "break points" at specified dollar amounts; one should inquire about these break points before investing. 2. B-share mutual funds are sometimes known as no-load with a contingent deferred sales charge. These shares have an early withdrawal penalty if the amount does not remain on deposit for a specified period of time. For example, the charge may be a percentage reducing annually from five to zero percent, or a level-charge of five percent for five years. These funds typically have higher management fees than the A-shares. The funds usually will be presented by a salesperson and are often clones of an A-share fund. 3. C- and D-share mutual funds are no load in, and if held for a period of time (up to 1 year), no load out. These are deemed no service or self-service funds. This class of funds can be brought to the investor in two ways. The old line of funds has no sales force. The investment decisions are driven by the investor and a toll-free phone number. The new line of funds uses salespersons that may or may not receive an up front commission. The management fees will probably be higher than B-shares, therefore one should check the prospectus. To meet the rising demand, more families will begin offering C- and D-shares. Today, there are not many funds families that offer this level of shares.

Another fee that may be assessed is a 12-b-1 fee, named after a federal government rule. This fee pays for distribution costs, including advertising and dealer compensation. The 12-b-1 fee may provide a venue for use, compensating a professional to work with an investor in the design of an investment plan. The professional will be paid based upon the amount invested and the performance of the account. If applicable, this fee will be found in the prospectus.

It has long been the subject of significant discussion whether paying an up front charge is best or if it is preferable to have a contingent charge. One position argues that if the investment is for the long term (ten years) it will be better to pay up front charges, since this will make the annual management or investment charge significantly lower. This argument is true. However, it does not take into consideration personal, economic, or product changes. The original investment chosen today may not be the best investment for an individual in the future.

Variable Annuities

Variable annuities can be described as a combination of fixed annuities and mutual funds with a twist. Variable annuity contracts are life insurance contracts that have as few as one or as many as thirty variable investment options. These options are referred to as sub-accounts. The sub-accounts are, by law, separate accounts. The variable choices offered differ from the fixed account in that the investor, not the insurance company, absorbs the investment risk. There are no guarantees. The money is never commingled in the insurance company's general account. All earnings or losses are tied to investment performance of the underlying account.

Many variable annuity contracts have fixed accounts. Research shows that close to 60 percent of assets in variable annuity contracts are in a fixed account. While this may be prudent for a particular investor, the discussion provided in the fixed annuity section applies here. In some cases, the fixed portions of these contracts are not as competitive as a fixed only contract. Variable annuities are by design variable investments.

The variable annuity is a product that is constantly evolving. The horizontal integration of these contracts is an innovation that seems to be growing. Previously, all programs were vertically integrated. Management, marketing, administration, and sales were all performed by the same company. In the late 1980s, several firms began adding external fund managers to the proprietary funds offered in the contract. Today, an investor can even cross fund families in one contract.

Remembering that the variable annuity contract is offered by an insurance company may assist an investor with the following discussion regarding fees. The expense risk and mortality charge are fees assessed in most variable annuities. The expense charge guarantees from the date a contract is signed that the charges for management and annual contractual charges will not increase for the life of that contract. The mortality charge is unique to variable annuities. Mortality charges are guarantees by the insurance company that in the event of death, heirs will receive either the contributions (deposits) or the face value of the contract, whichever is greater.

Example: Dr. Jones deposits $250,000 in a variable annuity. All dollars are invested in a stock account in October 1987. The market crashes and his account declines to $150,000 by December 1987. That same year, Dr. Jones contracts a fatal disease and dies. His family, while distraught over his passing, is not upset with the losses in the account, since his variable annuity guarantees the greater of his deposits or account value. In this case, his heirs would receive $250,000.

Today, several contracts have expanded the mortality feature. This is called a "stepped-up death benefit." If available, the contract will increase the amount invested at a certain rate (*e.g.*, five percent per year) or at a contract anniversary date (*e.g.*, the fifth contract year). This value is the new "floor" that the heirs will receive. This can be a very attractive feature for older faculty investing in stock accounts late in their careers. Another fee assessed by the variable annuity is the investment advisory fee and, if applicable, a 12-b-1 fee.

The surrender or withdrawal structure of the variable annuity is very similar to B-share Mutual Funds (no-load with a contingent deferred sales charge). Most contracts will not have front end charges, but will have a surrender charge. This charge may be level (say, three percent for three years, then dropping to zero), reducing (say, six percent the first year, then reducing one percent per year), or level for a certain period of time then declining (say, six percent the first two years, then declining each year to zero). This penalty may be assessed upon each contribution. This type of surrender charge is called a "rolling surrender charge." The penalty can also be based upon contract years. This type of surrender charge is called a "non-rolling surrender charge." If dollars are moved to another firm before the time period for surrender charges has elapsed, the contributions (deposits) can be penalized for early withdrawal. Unlike mutual funds, most companies allow a ten percent free withdrawal, allowing a transfer to another firm. Note: this ten percent free withdrawal is usually not a cumulative privilege.

Another feature offered by variable annuities is dollar cost averaging. This allows an investor to place a systematic transfer of a specific amount each month from one sub-account to another. Theoretically, if the investor purchases shares over a period of time when prices are high and low, the cost per share will be less expensive in the long term using dollar cost averaging. The availability of this option could be an additional feature to consider.

Additional Options

A recent innovation in the products available for use with ORP and TDA investments is the advent of trusts. This option allows the investor to design a very personal investment. Unlike investing in one family with limited options, through the trust arrangement the investor can mix and match different funds and cross family lines. The ability to select the top performers, or specific asset classes from several mutual fund families is

Table 2 — Contract Expenses

Company	Contract ID	Annual Policy Fee	Total M&E	Contract Admin. Exp.	Expense Ratio	Excess Transfer Fees
Aetna	G-CDA-HF	20.00	1.25	0.250	0.29 - 2.26%	$10 for over 12
Allmerica Financial/SMA Life	ExecAnnuity Plus'	30.00	1.45	0.000	1.00 - 1.50%	$25 over 6 ¹
American Fidelity Assurance	VA Fund A	15.00	1.00	0.000	1.28%	na
American United Life	TDA Multiple Fund	30.00	1.25	0.000	0.28 - 1.0	na
Connecticut Mutual Life	Panorama	40.00	0.73	0.700	0.68 - 0.80%	$10 over 4/yr
CREF	RA, SRA (nl), GSRA	none	0.00	0.220	0.05 - 0.2	na
Fidelity Standard Life	FLS224	30.00	1.35	0.000	0.24 -1.50%	$10 - currently waived
Fortis Financial Group	Opportunity "	30.00	1.35	0.000	0.44 - 1.0	na
Great American Reserve	MaxiFlex	20.00	1.00	0.000	0.44 - 0.7	limited
Great-West Life	FutureFunds - ORP	0.00	1.25	0.000	0.46 - 1.5	na
Great-West Life	FutureFunds - TDA *	27.00	1.25	0.000	0.46 - 1.5	na
Horace Mann Life Insurance	Annuity Alternatives	25.00	0.00	0.450	0.41 - 0.6	na
IDS Life	Flexible Annuity	24.00	1.00	0.000	0.59 - 1.1	na
Kemper Investors Life	Advantage III	25.00	1.00	0.300	0.56 - 0.9	na
Lincoln National Life	Multi-Fund - ORP	none	1.00	0.000	0.38 -1.24	na
Lincoln National Life	Multi-Fund - TDA	25.00	1.00	0.000	0.38 -1.24	na
Massachusetts Mutual Life	Flex-V Annuity	35.00	1.30	0.600	0.41 - 0.5	na
MetLife	Preference Plus	0.00	1.25	0.000	0.28 - 1.1	na
MFS /Sun Life	Compass 3	30.00	1.40	0.000	0.50 - 0.7	na
MONY	Fixed Accts - ORP	30.00	0.00	0.000	na	na
MONY	Fixed Accts - TDA	24.00	0.00	0.000	na	na
MONY	Keynotes	0.00	0.90	0.000	0.10 - 0.8	na
Mutual of America	TDA-3300	24.00	0.50	0.650	0.11 -1.20	na
Nationwide Life Insurance	Best of America IV	24.00	1.25	0.050	0.25 - 1.7	na
New York Life Insurance	NVA	30.00	1.20	0.10 - 0.20%	unknown	$30 over 12/yr
North American Security	Venture	30.00	1.40	0.000	0.60 - 1.1	na
Prudential	Medley	20.00	0.00	0.750	0.25 - 1.4	na
SAFECO Life	Resource B	30.00	1.25	0.000	0.65 - 0.74%	$10 over 4/yr
Security Benefit	Variflex	30.00	1.20	0.000	0.61 - 1.4	na
Security First Life	SFL228	24.00	1.35	0.000	0.24 - 1.5	na
The Equitable Life Assurance	EQUI-VEST	30.00	1.34 - 1.4	0.000	0.38 - 0.5	na
The New England	Zenith Accumulator	30.00	0.95	0.400	0.34 - 1.50%	$10 over 4/yr
TIAA	RA, SRA (nl), GSRA	none	0.00	0.250	na	Must move over 10 yrs
Travelers Insurance Company	Universal Annuity	30.00	1.25	0.000	0.32 - 1.2	na
Union Central Life	VA	30.00	1.20	0.250	0.60 - 1.20%	10 over 6/yr
United Investors	Advantage II	50.00	0.90	0.000	0.64 - 0.85%	None, only 12 allowed
UNUM Life Insurance	Variable Annuity III	25.00	1.20	0.000	0.37 - 1.0	na

Total M&E—Mortality and Expense Risk **Expense Ratio**—the range of sub-accounts for 1993

' Allmerica charged until balance reaches $50,000

¹ Allmerica currently waived

* Fortis charged until balance reaches $25,000

" Fidelity Standard currently waives contract cgs

* Great West waived in the first year

a powerful investment tool. Currently, this option is available for fund use only (not multiple variable annuities) through several different trust programs. The list can be found in the additional options section.

Another innovation is on the money management side. Texas law allows, under the section of law that created ORP, the use of independent professional investment advisors. The fee for this service may not exceed two percent annually. The recognition by the investment community that this service can be provided to faculty has added a new dimension to ORP and TDA accounts.

Money management has many schools of thought. There are extremes. On one extreme, there are the institutional investors who typically use asset class selection with systematic rebalancing. On the other extreme are the market timers. This theory purports the ability to take advantage of upswings while limiting the downside. Of course, there are theories and services that fall between these extremes.

There is no way to assess the validity of either approach. There are services that provide recommendations that have been available for a period of time, but only in the last year or so have they gained favor among faculty. There are a number of successful methods that the investor may employ to obtain additional investment advice. In some cases, these services can be placed on top of a family of funds or variable annuity. Remember, if this service is placed on top of a mutual fund or a variable annuity, any cost associated with the underlying investment does apply. The fees for investment advisory services can vary, but cannot exceed two percent.

Summary

The changes that have been made to this study were intended to improve its readability. No recommendations have been made. Instead, the study seeks to inform the potential investor of the pros and cons of many different types of investments, products, and styles of money management. There are no rankings. As investment decisions are very personal, criteria important to some may not be important to others.

The final decision regarding retirement investments should remain between the investor and the investment professional, when utilized. A properly designed program can be developed to enhance performance and maximize gains given the investor's risk tolerance level. This study has been designed to assist in analyzing the cost, performance, and flexibility of programs available for the investor.

Encroachments by top plan administrators with the intention of limiting the options available is a disservice. Experience has proven that competition makes for the best products. Programs are becoming increasingly cost effective and efficient. Innovation encourages competition. In turn, companies offer reduced costs and increased flexibility. Competition enables the investor to have the best programs with the most service at the lowest costs.

Formulating the Decision

1. Is the program flexible?
2. Is the program adaptable to changing needs?
3. Does the program have multiple options?
4. What are the expenses involved with the program?
5. Does the program allow lump sum withdrawl in lieu of annuitiztion at retirement?
6. What will be my financial needs at retirement?
7. How diversified are the retirement assets?
8. Would the utilization of additional options assist the retirement goals?
9. Does the institution pay for social security benefits? If so, will it still be available? (If not, the investor should recalculate question number 6.)
10. What are the outside rating firms' evaluations of the carrier?

Table 3 — TDA Loans

Company	Contract ID	Interest Charged	Fee	Other Features
Aetna	G-CDA-HF	3%	$ 0	Min. account balance $2,000; no interest earned during loan period
Allmerica Financial	ExecAnnuity Plus	2% spread	0	
American Fidelity Assurance	Before Tax Annuity	4% spread	0	Minimum $2,500
American United Life	TDA Multiple Fund	3.76%	0	
Century Life of America	2754 TX	2.5% spread	0	
College Life Insurance	Heritage I	2% spread	0	Minimum $500
Delta Life and Annuity	All TDA Annuities	2%	0	
Fidelity and Guaranty	Maximum X	2.5% spread	0	
Fidelity Standard Life	FSL222 & FSL224	2.5% spread	50	Minimum $2,500
Fortis Financial Group	Opportunity	1% spread	100	
Great American Life (GALIC)	All TDA Annuities	3% spread	0	Minimum $1,000
Great American Reserve	MaxiFlex	3.5% spread	0	Minimum $1,000
Great-West Life	FutureFunds	7.76%	50	Minimum $2,500
Horace Mann Life Insurance	Annuity Alternatives	4.75% spread	0	
IDS Life	Flexible Annuity	3.4% spread	0	One loan outstanding at a time
Jackson National Life	Flex I	2% spread	0	
Kemper Investors Life	Advantage III	2% spread	0	Minimum $1,000
Life Insurance Co. of SW	All TDA Annuities	2% spread	0	Minimum $500
Lincoln National Life	All TDA Annuities	2.5% spread	35	Minimum $2,500, One loan outstanding at a time
Massachusetts Mutual Life	Flex-V Annuity	2% spread	0	Minimum $3,000
MetLife	Preference Plus	2% spread	25	125% coverage
MFS/Sun Life	Compass 3	2.25% spread	0	Minimum $1,000
Mutual of America	TDA-3300	3% spread, variable	0	Minimum $1,000
MONY	Fixed & Gov't Fixed	3% spread	0	Min. $2,500, 1 loan/12 months
National Western Life	All TDA contracts	Moody's Bond Avg +1	0	
Nationwide Life Insurance	Best of America IV	2.25% spread	0	Minimum $1,000
New York Life Insurance	NVA	2% spread	25	Minimum $500
North American Sec. Life	Venture	2% spread	0	One loan outstanding at a time
Northern Life Insurance	All TDA Annuities	Variable, currently 5.5	0	Minimum $500
Prudential	Medley	Prime +2%, variable	100	Minimum $2,500
SAFECO Life	QPAIII	2.5% spread	25	
Security Benefit	Variflex	2% spread	0	
Security First Life	SFL227 & SFL228	2.5% spread	50	Minimum $2,500
Southwestern Life Insurance	FlexRite	2% spread	0	Available in the 2nd year
State Bond & Mortgage	Flex 2000	1% spread	0	Minimum $1,000
The Equitable Life Assurance	Equi-Vest	2% spread	0	Minimum $3,000
The New England	Zenith Accumulator	2% spread	0	Monthly repayment
TIAA/CREF	Only GSRA	Moody's Corp Bond Rate	0	Minimum $1,000
Transamerica Life Insurance	MERIT-Flex	3%	25	Minimum $3,000, Borrowed portion earns no interest.
Travelers Insurance Company	Universal Annuity	2% spread	0	Minimum $1,000
Travelers Insurance Company	T-Flex Annuity	2.5% spread	0	Minimum $1,000
Union Central Life	All TDA Annuities	2% spread	0	Minimum $2,500
UNUM Life Insurance	All TDA Annuities	3% spread	50	Minimum $1,000
USAA Life Insurance	QRA	Prime +1.25%, variable	0	Minimum $2,500
Western National Life	All TDA Annuities	2% spread	25	May borrow 90% of cash value up to $10,000

Fixed Annuity Contracts

American Fidelity Assurance has two products available, a fixed only and a variable only annuity. The Before-Tax Annuity is a fixed product which has been available since 1988. The guaranteed minimum interest rate for the life of the contract is four percent. The company uses a portfolio method for interest crediting and the rate credited as of 12/31/93 was 4.62%. The contract has no surrender charge. The toll free number is 1-800-662-1106.

Century Life of America has 15 contracts available for TSA only. The company provided information on Policy 2754TX. This is a flexible premium retirement annuity. Available since 1989, this contract has a guaranteed minimum of 4.5% and a current rate of interest of 5.15% as of 12/31/93. This contract uses a portfolio method for interest crediting. There is a declining withdrawal charge starting at 12% in year 1, declining by 1% per year and vanishing in year 13. The phone number is 1-319-352-1000.

College Life Insurance offers three contracts, and all products were introduced in 1993. All contracts guarantee a minimum interest rate of 3.5%. There are no policy fees or annual periodic charges assessed against these policies. The differences between the contracts lie in the current interest rates paid and the surrender charges assessed. All contracts have an age-weighted surrender charge that differs from contract to contract. The toll free number is 1-800-634-6274.

1. *Heritage I* paid a 6.00% rate of return as of 12/31/93. This contract has eight tiers of age-weighted withdrawal charges. An example of a 50-year-old and a 60-year-old withdrawal charge follows. The withdrawal charge starts at 15% for the 50-year-old and declines by 1% each year to 0% in the sixteenth year and thereafter. The withdrawal charge for the 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

2. *Heritage II* paid a 5.59% rate of return as of 12/31/93. This contract has 19 tiers of age-weighted withdrawal charges. For example, a 40-year-old's charges start at 25% and decrease by 2% through the eleventh year and then decrease by 1% for years 12 through 15 and reach 0% in year 16. The withdrawal charge for a 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

3. *Heritage X* interest rate was 6.00% as of 12/31/93. This is a "rollover" annuity product and has four tiers of age weightings. Age 50 has a 10% surrender charge for years 1-3, then the rate declines by 1% for years 4-12 to 0% in year 13 and thereafter. For a 60-year-old the surrender charge starts at 9% and decreases by 1% every year to 0% in year 10 and thereafter.

Delta Life and Annuity has eight fixed products and a custodial trust account to offer this marketplace. Some similarities among the fixed contracts are as follows. The contracts offer a portfolio method for interest crediting. The company has a contractually guaranteed yield spread, ranging from 1% to 2%, depending on the contract, with a maximum of 2% for all contracts. This guaranteed yield spread is derived from company earnings on investments and payments to policyholders. Additionally, the company quotes a higher first year minimum, as well as a minimum guaranteed rate of 4% for the life of all contracts. As interest is credited on a quarterly basis, all contracts also quote an expected quarter ending rate. This rate is what the company expects to pay depositors for the quarter. The company charges a $12 annual policy fee, however this fee is waived for accounts over $100,000. All surrender charges are based upon policy effective date. The toll free number is 1-800-669-9669.

1. *Flexible Front Load* had a guaranteed first year minimum of 5.30% as of 12/31/93. The current interest paid as of that date was 5.65%. This contract has a 5% sales load until the contract reaches a $25,000 balance. The load is reduced to 4% for accounts between $25,001 and 100,000. Thereafter the load is 3%. There is no surrender or withdrawal charge associated with this contract.

2. *Flexible No Load* is a contract guaranteed with a first year minimum of 4.8% as of 12/31/93. The current interest rate paid as of that date was 5.15%. This contract has a declining surrender charge of 8% in years 1-3 declining by 1% annually to 0% in the 11th year and thereafter.

3. *Flexible No Load Preferred* is a "rollover" annuity that allows additional deposits. The minimum contract starts at $25,000. This contract offeres a first year guarantee of 4.45% with a current interest rate of 4.95%. This contract has a declining withdrawal charge of 5% in year 1, declining by 1% annually to 0% in year 6 and thereafter.

4. *Single Premium Preferred* is a "rollover" contract that does not allow any additional contributions. The minimum account size is $10,000. The contract had a first year minimum guarantee of 5.05% and paid a rate of 5.4% as of 12/31/93. This contract has a declining deferred sales charge of 6% in year 1-4 declining by 1% annually to 0% in year 9 and thereafter.

5. *Single Premium Preferred II* is a "rollover" contract that does not allow any additional contributions. The minimum account size is $100,000. The contract had a first year minimum guarantee of 5.3% and paid a rate of 5.65% as of 12/31/93. This contract has a declining deferred sales charge of 6% in years 1-4 declining by 1% annually to 0% in year 7 and thereafter.

6. *Single Premium Income Regular* is a "rollover" annuity that does not allow any additional contributions. The minimum account size is $10,000. The contract had a first year minimum guarantee of 4.3% and paid a rate of 4.65% as of 12/31/93. This contract has a declining deferred sales charge of 8% in years 1-5, declining by 2% annually to 0% in year 8 and thereafter. This contract offers a 1% free per month transfer privilege withdrawal that is cumulative.

7. *Single Premium Income Preferred* is a "rollover" annuity contract that has a minimum account size of $50,000. The contract had a first year minimum guarantee of 5.05% and paid a rate of 5.4% as of 12/31/93. This contract has a declining deferred sales charge of 8% in years 1-5, declining by 2% annually to 0% in year 8 and thereafter. This contract's 1% free per month transfer privilege is cumulative.

8. *Bonus Interest First Year* is a "rollover" annuity contract. This contract has several levels of bonus interest credited in the first year, depending on the amount deposited. The first year guarantee and current interest rates are as follows: $10,000-$24,999 guaranteed minimum was 6.3%, and the current interest rate was 6.65%. $25,000-$99,999 guaranteed a minimum of 7.3%, and the current interest rate was 7.65%, for deposits of $100,000 and over the minimum guaranteed rate was 8.3% with the current rate being 8.65%. This contract has a declining deferred sales charge of 8% in year 1, declining by 1% annually to 0% in year 9 and thereafter.

Fidelity and Guaranty Life has three contracts that have been available since April 1993. The *Maximus X* is the contract that is currently marketed to participants for TDA. The company is working on the necessary approvals at the State Department of Insurance for ORP. The contract uses a banded then pooled arrangement for interest rate crediting. The floor interest rate is 4% and the current interest rate as of 12/31/93 was 7%. The surrender penalty for this contract is based upon contract anniversary. The charge is declining and starts at 9% in the first year and declines by 0.9% every year thereafter to 0% in the eleventh year. The toll free number is 1-800-237-8872.

Fidelity Standard Life offers two products: a fixed only and a fixed and variable annuity. Both have been available since 1989, and are marketed through the Holden Group. The *FSL222* is a two-tier fixed only product that has a minimum guaranteed rate of 3%. The annuity rate paid was 5.6%, while the surrender rate was 4% as of 12/31/93. This contract uses a banded method of interest rate crediting. The new money rates can change as often as quarterly. The annual contract charge is $30.00, however, this charge has been waived until further notice. The surrender charge assessed is a five year declining rolling charge starting at 7%, declining by 1% to 0% in year 5 and thereafter. The toll free number is 1-800-888-8486.

Franklin Life Insurance has a product called the *Presidential Annuity IIA*. This is a fixed only product that has a minimum guaranteed interest rate of 4%. Available since 1983, the contract utilizes a banded method for interest crediting. The rate paid to accumulations as of 12/31/93 was 5.1%. There is a $20 contract service charge assessed annually if under a consolidated billing arrangement. The fee is increased to $25 if payments are not submitted under a list bill. This product has a 12 tiered age-weighted diminishing withdrawal charge. If the owner is 57 years of age or younger the charge starts at 10% and declines by 1% per year to 0% in the eleventh year and thereafter. If the owner is 68 or older there is a level 1% surrender charge for eight years, vanishing in the ninth year. The phone number is 1-217-528-2011.

Great American Life Insurance Company (GALIC) has eight products available. There is no policy fee assessed against any contract, however, only *TSA V*, *TSA VII* and *GTSA VI-SS* offer a 10% free withdrawal. All contracts use a "banding" method for interest crediting. However, there are differences in the rate of interest credited and the surrender charges assessed. Several of these products are two tier annuities; this is indicated where applicable. The toll free number is 1-800-854-3649.

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Table 4 — Fixed Rates

Company	Contract Name	Interest rates		Crediting Method
		1993	Min %	
Aetna Fixed	G-CDA-HF	6.40	4.00	Portfolio
Aetna Fixed Plus	G-CDA-HF	6.60	3.00	Portfolio
Aetna GAA Long Term	G-CDA-HF	4.50	4.00	Portfolio–6 yr lock
Aetna GAA Short Term	G-CDA-HF	4.00	4.00	Portfolio–3 yr lock
Allmerica Financial/SMA Life	ExecAnnuity Plus	5.00	3.50	Portfolio
American Fidelity Assurance	Before Tax Annuity	4.08	4.00	Portfolio
American United Life	TDA Multiple Fund	5.00	4.00	Banded–1 yr guarantee
Century Life of America	2754 TX	5.15	4.50	Portfolio
College Life Insurance	Heritage I	6.09	3.50	Portfolio
College Life Insurance	Heritage II	5.59	3.50	Portfolio
College Life Insurance	Heritage X	6.09	3.50	Portfolio
Delta Life and Annuity	Flexible Front Load	5.65	4.00	Portfolio
Delta Life and Annuity	Flexible No Load	5.15	4.00	Portfolio
Delta Life and Annuity	Flexible No Load Prefd	4.95	4.00	Portfolio
Delta Life and Annuity	Single Premium Prefd	5.40	4.00	Portfolio
Delta Life and Annuity	Single Premium Prefd II	5.65	4.00	Portfolio
Delta Life and Annuity	Single Premium Income	4.65	4.00	Portfolio
Delta Life and Annuity	Single Premium Inc. Prefd	5.40	4.00	Portfolio
Delta Life and Annuity	Bonus Interest First Year	6.65	4.00	Portfolio
Fidelity and Guaranty Life	Maximum X	7.00	4.00	Banded then pooled
Fidelity Standard Life	FSL222	5.60	3.00	Banded
Fortis Financial Group	Opportunity	5.00	4.00	Banded
Franklin Life Insurance	Presidential Annuity IIA	5.10	4.00	Banded
Great American Life (GALIC)	TSA I (A100)	6.00	4.00	Banded
Great American Life (GALIC)	TSA II (A101)	7.00	4.00	Banded
Great American Life (GALIC)	TSA III (A102)	6.00	4.00	Banded
Great American Life (GALIC)	TSA IV (A104)	7.00	4.00	Banded
Great American Life (GALIC)	TSA V (A105)	6.00	4.00	Banded
Great American Life (GALIC)	GTSA VI (GTS6 & CTS6)	6.00	4.00	Banded
Great American Life (GALIC)	GTSA VI-SS (GTS6SS)	6.00	4.00	Banded
Great American Life (GALIC)	TSA VII (A107)	6.00	3.00	Banded
Great American Reserve	Maxflex	6.00	4.50	Banded
Great American Reserve	Superflex III	5.75	3.00	Banded
Great American Reserve	Super Flex VIII	6.15	3.00	Banded
Great American Reserve	Super Flex X	6.25	3.00	Banded
Great-West Life	FutureFunds	4.15	4.00	Banded–7 yr lock
Great-West Life	FutureFunds	4.00	4.00	Banded–5 yr lock
Great-West Life	FutureFunds	4.00	4.00	Banded–3 yr lock
Horace Mann	Annuity Alternative	5.25	4.50	Banded
Horace Mann	HM Tax Deferred	5.25	4.50	Banded
IDS Life	Flexible Annuity	4.85	4.00	Banded for 1 yr
Jackson National Life	Flex I	5.25	3.00	Banded
Kemper Investors Life	Advantage III – Fixed II	5.00	4.00	Banded–1 yr lock
Kemper Investors Life	Advantage III – Fixed I	4.00	4.00	Portfolio–90 day lock
Life Insurance Co. of the SW	Flex II	5.25	4.00	Banded then pooled
Life Insurance Co. of the SW	Flex I	5.25	4.00	Banded then pooled
Life Insurance Co. of the SW	Premier	5.65	4.00	Banded then pooled
Lincoln National Life	Multi-Fund–ORP	5.65	3.50	Banded for 1 yr portfolio
Lincoln National Life	Ind Fixed Ann–ORP	5.65	3.50	Banded for 1 yr portfolio
Massachusetts Mutual Life	Flex-V Annuity	4.90	3.50	Portfolio
MetLife	Preference Plus	4.50	3.00	Banded
MetLife Rollover	Preference Plus	4.75	3.00	Banded
MFS/Sun Life	Compass-3	4.00	4.00	Portfolio
MONY	Fixed Fund	5.50	3.50	Banded
MONY	Gov't Fixed Account	4.88	3.00	Banded
Mutual of America	TDA-3300	5.75	3.00	Portfolio
National Western Life	01-1091	6.00	4.00	Portfolio
National Western Life	01-1093	6.00	4.00	Portfolio
National Western Life	01-1096	5.25	3.00	Banded
National Western Life	01-1097	6.75	3.00	Banded
National Western Life	01-1098	6.00	3.00	Portfolio
Nationwide Life Insurance	Best of America IV	4.75	3.00	Banded quarterly
Nationwide Life Insurance	Best of America IV	4.75	3.00	Banded quarterly
New England	Zenith Accumulator	4.51	4.50	Banded
North American Security Life	Venture	4.00	4.00	Banded–1 & 3 yr lock
North American Security Life	Venture	4.50	4.00	Banded–6 yr lock
Northern Life Insurance	A+ Annuity	5.02	3.00	Banded
Northern Life Insurance	Retirement Plus	5.02	3.00	Banded
Northern Life Insurance	TSA I	5.27	3.00	Banded
Prudential	Medley	5.00	3.50	Banded
SAFECO Life	QPA III	4.75	4.34	Banded–6 mos guarantee
Security Benefit	Variflex	5.00	4.00	Banded
Security First Life	SFL227	5.10	3.00	Banded
Southwestern Life Insurance	FlexRite	5.45	4.00	Portfolio
State Bond & Mortgage	Flex 2000	6.25	3.00	Banded
State Farm Life	DLA	4.05	3.00	Banded
The Equitable Life Asssurance	EQUI-VEST	5.50	3.00	Portfolio
TIAA	RA	6.50	3.00	Banded
TIAA	SRA, GSRA	6.00	3.00	Banded
Transamerica Life Insurance	MERIT-Flex	4.75	3.50	Banded
Travelers Insurance Company	Universal Annuity	5.00	3.50	Portfolio–guar for 1 yr
Travelers Insurance Company	T-Flex Annuity	5.25	3.50	Mo. Banded "Cell rates"
Union Central Life	GRA	4.95	4.00	Mo. Banded
United Investors	Century One Plus	4.40	3.50	Banded
UNUM Life Insurance	No Load Choice	5.75	4.00	Portfolio guar for 1 yr
UNUM Life Insurance	Variable Annuity III	5.75	4.00	Portfolio guar for 1 yr
USAA Life Insurance	QRA	6.00	4.50	Portfolio
Western National Life	TSA Plus	5.50	4.00	Banded
Western National Life	TSA Plus II	5.75	4.00	Banded

1. *TSA I (A100)*, available since 1976, has a minimum guaranteed rate of 4%. The 12/31/93 rate was 6%. This contract has a 20% surrender charge assessed to the first year's flexible deposits. Contract must be annuitized to avoid surrender charges.

2. *TSA II (A101)*, available since 1984, has a minimum guaranteed rate of interest of 4%. This is a two tier annuity. The 12/31/93 current annuity interest rate was 7% and the surrender value interest rate was 4.5%. This contract has a 20% surrender charge assessed to the first year's deposits. The contract must be annuitized to avoid surrender charges.

3. *TSA III (A102)*, available since 1987, offers a minimum guaranteed rate of interest of 4%. The current rate of interest as of 12/31/93 was 6%. The contract has a declining surrender charge based on contract year that starts at 5% in year 1 and declines by 1% annually to 0% in year 6 and thereafter.

4. *TSA IV (A104)*, developed in 1988, is a two-tier annuity offering a guaranteed minimum interest rate of 4%. The annuity value interest rate was 7% and the surrender value interest rate was 4.5% on 12/31/93. This contract has a 20% surrender charge assessed to the first years' deposits. The contract must be annuitized to avoid surrender charges.

5. *TSA V (A105)*, available since 1991, offers a minimum interest guarantee of 4%. The interest rate credited at 12/31/93 was 6%. A 3% premium bonus is paid on first year deposits. This contract has an age-weighted surrender charge with seven different schedules. Example: For a 45-year-old policyholder, surrender charges start at 19% in year 1 and decline by 1% per year for five years; in the 6th contract year the charge is 13.5% and the rate declines by 1.5% annually for years 7-14 to 0% in the fifteenth year. The surrender penalty for a 55-year-old policyholder starts at 13% in the first year and declines by 1% annually to 0% in the fourteenth year of the contract.

6. *GTSA VI (GTS6 & CTS6)* has a minimum guarantee interest rate of 4%. This product was first available in 1991, and had a current rate of interest of 6% on 12/31/93. A 1% bonus is credited on first year premiums. Another 3% bonus is possible, depending on qualifications. This contract has a 30% surrender charge assessed against the first year's deposits. The contract must be annuitized to avoid surrender charges.

7. The *GTSA VI-SS (GTS6SS)*, available since 1992, is a "rollover" annuity contract available for single sum transfers. The minimum interest rate is 4%. The current rate for 12/31/93 was 6%. This product has a declining surrender charge that starts at 12% and declines by 1% annually to 0% in year 13 and thereafter. A 15% bonus is possible upon qualification.

8. *TSA VII (A107)*, first offered in 1992, has a guaranteed minimum interest rate of 3%. The contract paid 6% as of 12/31/93. This contract has a declining surrender charge based upon contract year. The surrender charge starts at 10% and declines by 1% annually over a ten year period to 0% in year 11 and thereafter.

Great American Reserve has four products, three fixed only contracts and one combination variable annuity, available for ORP and TDA. The toll free number is: 1-800-749-0458.

1. *SuperFlex III*, available since 1983, has a guaranteed minimum interest rate of 3% and the 12/31/93 rate was 5.75%. This contract uses a banded old money/new money method for interest crediting. This contract has a 9 year declining withdrawal charge starting at 9%.

2. *SuperFlex VIII* was introduced in 1993. This product has a guaranteed minimum interest rate of 3% and the 12/31/93 interest credited was 6.15%. This contract uses a banded old money/new money method for interest crediting. The contract has a level surrender charge of 12% for years 1-5. Then the penalty declines by 1% per year and vanishes in the thirteenth year of the contract.

3. *SuperFlex X*, available since 1993, has a guaranteed minimum interest rate of 3% and the 12/31/93 interest rate credited was 6.25%. This contract also uses a banded old money/new money method for interest crediting. The contract has a 15-year declining withdrawal charge, starting at 19%.

IDS Life has three current contracts: two fixed only annuities and a combination variable and fixed annuity. The toll free number is: 1-800-272-4445.

1. *The Fixed Retirement Annuity* is available for lump sum or rollover deposits only. The rates vary based upon the amount deposited. The rate paid during 1993 ranged from 4.4% to 5.35% and is guaranteed for one year. The minimum rate is 4% guaranteed for 19 years and drops to 3.5% thereafter. This contract has a declining surrender charge of 7%-0% over eight years.

2. *The Fixed Retirement Value Plus Annuity* is available for lump sum or rollover deposits only. The rates vary based on the amount deposited. The rate paid during 1993 ranged, but were 50 basis points higher (one-half a percent) than the *Fixed Retirement Annuity* and are guaranteed for one

year. The minimum rate is 4% guaranteed for 19 years and drops to 3.5% thereafter. This contract has a declining surrender charge of 10%-0% over eleven years.

Jackson National Life markets the *Flex I*. Available since 1975, this contract credits a minimum guaranteed interest rate of 3%. The rate paid on accumulations as of 12/31/93 was 5.25%. The company uses a banded method for interest crediting. This contract can assess a $20 contract administration charge; however, this is currently waived. The contract does credit a different interest rate on inactive or dormant accounts. Currently, there is a 2% interest rate adjustment limited to $25 for a policy that is both inactive over a 12 month period and valued at less than $5,000. The policy's surrender charges are based on the life of the contract and are diminishing. The charges for surrendering are assessed at 12% in year 1, 10% in year 2, then decline by 1% annually in years 3-7 to 0% in year 8 and thereafter. The toll free number is: 1-800-873-5654.

Life Insurance Company of the Southwest has three fixed products that are currently marketed to participants. All contracts use a banded method for crediting interest rates for one year, then the assets drop into a pool. The toll free number is: 1-800-228-4579.

1. *The Flex II* has a minimum interest rate of 4% and has been available since 1989. This contract paid a current rate of 5.25% as of 12/31/93. There is a premium bonus of 2% credited to each premium received through the tenth year. The surrender charge is age-weighted with ten tiers. The surrender charge for a 55-year-old or younger starts at 20% and is reduced every year. The withdrawal charge at age 65 starts at 10% and is reduced by 1% per year to 0% in the eleventh year.

2. The *Flex P* contract has a minimum interest rate of 4%. The product has been available since 1989 and credited a current interest rate of 5.25% as of 12/31/93. This contract offers a 1% premium bonus on each payment received through the sixth contract year. The withdrawal charge is a declining charge that is based upon contract years. This charge starts at 10% and reduces by 1% in years 2-3, then reduces by 2% in years 4-6 and 0% in years 7 and thereafter.

3. *Premier* is a contract that became available in 1990. This contract has a minimum guarantee of 4%. The current rate of interest credited on accumulations was 5.65%. This contract offers a 1% interest bonus in the sixth contract year. The surrender charge is age-weighted with two tiers. The surrender charge for a 55-year-old or younger starts at 20% and is reduced by 1% in years 1-5, reduced by 2% in years 6-10, reduced by 1% in years 11-15, and is 0% thereafter. The withdrawal charge for at age 56 or older starts at 15% and is reduced by 1% per year in years 1-5, 2% in years 6-10, and is 0% in years 11 and thereafter.

Lincoln National Life Insurance offers two products, a fixed only contract and a variable annuity. The *Individual Fixed Only Annuity* has a banded interest rate. After one year, the dollars are dropped into a pool. The 12/31/93 ORP rate was 5.65%; the pooled rate was 6.40%. The TDA fixed side is credited with interest that is 0.35 points less than the ORP account. This contract has two level surrender charges: 8% for the first five years and 4% for the next five years. This charge reduces to 0% in year 10. The toll free number is: 1-800-348-1212.

MONY's contracts are offered through Diversified Investment Advisors. This company has three contracts, a fixed fund and government fixed fund as the fixed only contract and a variable only product. The two fixed contracts have an annual policy fee of $30 for ORP accounts and $24 for TDA accounts. The two fixed accounts also have a ten year declining surrender charge, starting at 5% for the years 0-5, 4% for years 6-7, 3% for years 8-9, 2% for years 9-10, and 0% for over ten years. The toll free number is: 1-800-666-9100.

National Western Life has five contracts available for deposits. Of the contracts, three were developed in April of 1994. These will not be listed in the table, but nuances have been listed below. The toll free number is: 1-800-531-5442.

1. *NWL 01 1091* is a policy which has a guaranteed minimum rate of interest of 4%. The current rate as of 12/31/93 was 6%. The company uses a portfolio interest rate crediting method. The withdrawal charge is assessed over a 15 year period. The surrender charge is 10% for years 1-4, 9% in year 5, 8% in year 6, 7% in years 7-8 and then declining by 1% per year to 0% in years 15 and thereafter.

2. *NWL 01 1093* is a contract which has a guaranteed minimum rate of interest of 4%. The current rate as of 12/31/93 was 6%. The company uses a portfolio interest rate crediting method. The withdrawal charge is assessed over a nine year period. The surrender charge is 5% in years 1-4, and declines by 1% per year to 0% in year 9 and thereafter.

3. *NWL 01 1096* policy had a current rate of interest of 5.25% in the first year as of 12/31/93. The guaranteed minimum interest rate is 3% in years 2-10, and 3.5% in years 11 and thereafter, under the condition that no partial withdrawals are made. The company uses a banded interest rate crediting method for this contract. The surrender charge is age-weighted and in two tiers. For ages 0-58 the surrender charge declines over a 10 year period. The charge starts at 10% and declines by 1% to 0% in years 11 and thereafter. For ages 59 to 85 the surrender charge starts at 8.25% and declines to 0% in year 10 and thereafter.

4. *NWL 01 1097* is a contract that paid, as of 12/31/93, a current interest rate of 6.75% in the first year. The guaranteed minimum interest in years 2-10 is 3%, and years 11 and thereafter is 3.5% under the condition that no partial withdrawals are made. The company uses a banded interest rate crediting method for this contract. The surrender charges for this policy are identical to *NWL 10 1096*.

5. *NWL 01 1098* contract has a guaranteed minimum rate of interest of 3% in years 1-10. The guarantee in years 10 and thereafter is 3.5% if no partial withdrawals are made. The company uses a portfolio interest rate crediting method for this contract. As of 12/31/93, the current interest rate credited to deposits was 6%. The surrender charge is age-weighted and in three tiers. For ages 0-55 the surrender charge declines over a 12 year period. The charge starts at 12% and declines by 1% annually to 0% in years 13 and thereafter. For ages 56 to 59 the surrender charge starts at 9% and declines to 1% in year 9. For ages 60 and thereafter the surrender charge starts at 8.25% and declines every year to 0% in year 10 and thereafter.

Northern Life Insurance offers three contracts for participants. All contracts have a minimum guaranteed interest rate of 3%. The company uses a banding method for interest rate accreditation. The policies differ regarding current interest rates and surrender charges. The toll free number is: 1-800-426-7050.

1. *A+ Annuity* has a current interest rate of 5.02%. This contract has a seven year declining surrender charge starting at 6% for years 1-3, declining by 1% annually to 0% in the eight year.

2. *Retirement Plus* has a current rate of 5.02%. This contract has a declining withdrawal charge starting at 9% in years 1-2, declining by 1% each year to 0% in years 10 and thereafter. This contract has a bonus interest rate of 4% of premium payments in policy years 1-10 paid in policy years 11-15.

3. *TSA I* has a current interest rate of 5.27%. This contract allows a 10% withdrawal annually without penalty. Amounts withdrawn over 10% will be assessed a surrender charge starting at 19% in the first year declining by 1% per year to 0% in year 15 and thereafter.

Northern Life has developed an interest only option through a custodial account at Resources Trust. This option allows depositors to use the interest only portion of their Northern Life account to be directed to Mutual Funds.

SAFECO Life has two fixed-only contracts and a variable annuity product available for participants. The toll free number is: 1-800-426-7649.

1. *QPA-III* is a flexible deposit fixed product. This contract has a minimum interest rate guarantee of 4.34%. The current interest rate paid as of 12/31/93 was 4.75%. The method for interest rate crediting is banding in 6 month increments. The policy has an eight year contract surrender charge starting at 9%.

2. *QPA-III Plus* is a single premium or "rollover" annuity product. This contract is identical to the above fixed contract except that there is a first year bonus interest rate of 1.25%. Therefore, the contract paid 6% as of 12/31/93.

Security First Life has two products, a fixed only product and a combination variable annuity. Marketed through the Holden Group, these products have been available since 1989. The *SFL227* is a fixed only product that has a minimum guaranteed rate of 3%. The rate paid as of 12/31/93 was 5.1%. This contract uses a banded method of interest rate crediting. The new money rates can change as often as quarterly. The annual contract charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 per year. The surrender charge assessed is a five year declining rolling charge which starts at 7% and declines by 1% and ending at 0% in year 5 and thereafter. After 9 contract years, monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

Southwestern Life Insurance has a product currently being marketed to new participants called *FlexRite*. Available since 1991, this contract has a minimum guarantee of 4%. The current base annuity value interest rate as of 12/31/93 was 5.45%. This contract credits interest based upon a portfolio rate. The contract bonuses interest at certain levels of deposits. The base rate increases by 0.05% to 5.5% for contract values of $10,000 to $24,999, by 0.05% to 5.60% for values of $25,000 to $49,999, and by 0.25% to 5.85% for $50,000 and over. The surrender charge for this contract is a declining charge starting at 7% in years 1-2 then decreasing by 1% per year in years 3-7 to 0% in year 8 and thereafter.

There are two other products that are no longer marketed by this firm called *GFDA* and *GPA*. The toll free number is: 1-800-792-4368.

State Bond and Mortgage Life has a product available called *Flex 2000*. This is a fixed only product which has been available since March 1993. The minimum guaranteed interest rate is 3%. The interest is credited in a banded money rate system. The interest rate paid to depositors on 12/31/93 was 6.25%. The surrender charge for the product is an age-weighted declining charge with three tiers. For a 50-year-old, the surrender charge starts at 20% in year 1, 19% in year 2, 18% in year 3. The charge decreases by 2% over years 4-8. The charge then decreases by 1% in years 9-15 and to 0% in year 16 and thereafter. For a 60-year old the surrender charge is a 1% declining charge that starts at 10% in year 1 and is 0% in year 11 and thereafter. The toll free number is: 1-800-328-4735.

State Farm Life is currently marketing the *Deferred Life Annuity (DLA)* to new participants. This product was introduced in January of 1994. The minimum guarantee interest rate for this contract is 3%. This contract offers a base rate of interest for contract values of $10,000 or less. The contract also credits bonus interest at certain break points. The surrender charge assessed with this product is based upon issue age. For a client age 65 and under the surrender charge starts at 7% for years 1-2, 6% for year 3, 4% in year 4, 2% for years 6-10 and thereafter. For a client age 66 and over the surrender charge starts at 5% for years 1-2, 4% in year 3, 3% in year 4, 2% in year 5 and 0% in year 6 and thereafter. This contract must be annuitized to waive surrender penalties.

The other product that had been offered by State Farm Life is the *FPRA*. The phone number is: 1-309-766-3332.

TIAA (Teachers Insurance & Annuity Assoc.) has a specific product marketed to ORP participants and two TDA options. The ORP contract is called *Retirement Annuities (RA)* and guarantees to pay a minimum interest rate of 3%. As of 12/31/93 the current interest rate was 6.5%. *The Supplemental Retirement Annuity (SRA)* and *Group Supplemental Annuity (GRSA)* contracts have been designed for TDA deposits. This contract pays 50 basis points, or one half percent, less. The minimum contract guaranteed rate is 3% and the 12/31/93 rate was 6%. Total expenses for these contracts are not expected to exceed 0.25% of assets each year. This product has no front load or surrender charge. Due to the constraints of the TIAA investment portfolio, moving these dollars to CREF or another firm is done over a 10 year period in substantially equal installments. The *SRA* contract does not permit a loan, whereas the *GSRA* will allow the participant to borrow from the account. The *GSRA* is currently marketed to new participants at institutions that have approved the "Group" contract. The toll free number is: 1-800-842-2006.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a fixed annuity and a variable annuity), two services, and one universal life product offered to participants. The *Travelers T-Flex Fixed Annuity* is the fixed only contract. The minimum guaranteed interest rate is 3.5%. This contract uses a "new money method" for crediting interest rates. The 12/31/93 current interest rate was 5.25%. All interest rates are guaranteed for one year. The rolling withdrawal charges are assessed at level 7% for payments withdrawn before five years. The toll free number is: 1-800-842-0125.

Transamerica Life Insurance has a product called the *MERIT-Flex Annuity*. This product has been available since 1989 and offers a minimum death benefit interest rate guarantee of 3.5%. As of 12/31/93 the rate credited was 4.75%. This contract has a surrender charge based upon years in the contract. There are no surrender charges imposed after ten years or if the participant is 55 years of age and seven years in the contract. The surrender penalty for age 54 or less starts at 9% for years 1-4, 8% for years 5-6, then the surrender penalty declines at a 1% rate for years 7-10. For clients ages 55 and over the surrender penalty starts a 9% for years 1-4, 8% for years 5-6 and 7% in year 7. The toll free number is: 1-800-821-9095.

Union Central Life Insurance has two products available, a fixed only annuity and a combination variable and fixed annuity. The *Group Retirement Annuity (GRA)* contract is a fixed only product that offers a minimum guaranteed interest rate of 4%. Available since 1982, the contract offers a banded method for interest crediting. The 12/31/93 rate paid to accumulations was 4.95% net of the monthly asset charge of 0.067%. The diminishing withdrawal charge is based upon contract year and starts at 5% in the first year reduced by 1% in years 2-5 to 0% in year 6 and thereafter. The toll free number is: 1-800-388-8802.

United Investors, marketed by Waddell and Reed, has two products, a fixed contract called *Century One Plus* and a variable annuity. This contract has a minimum interest rate of 3.5%. The current interest rate paid on 12/31/93 was 4.4%. This firm uses a banded method for interest rate crediting. No annual charges are assessed if $300 is contributed every year. If a contract receives less than $300, or no payments at all, a $10 maintenance fee will be deducted at the end of every calendar year. This contract has a rolling and declining surrender charge starting at 8% over a seven year period. This charge is reduced by 1% each year to 0% in the eighth year following receipt of payment. The toll free number is 1-800-880-3941.

UNUM Life has two products, a variable and fixed annuity and a fixed only annuity. The fixed only product is called *No Load Choice*. Available since 1974, this product pays a portfolio interest rate. The 12/31/93 current interest rate was 5.75% and the contract minimum guarantee is 4%. This product has no surrender charge. The contract can only be moved over a five year payout option unless the contract is considered "vested through termination." The toll free number is 1-800-341-0441.

USAA Life Insurance offers a contract called *QRA*. Available since 1980, this product has a minimum guaranteed interest rate of 4.5%. The method for crediting current interest is portfolio on all accumulations. The current rate paid to depositors on 12/31/93 was 6%. This contract has a surrender charge of 7% of the amount withdrawn up to a maximum of $150 in the first year, $50 in the second and $25 thereafter. The toll free number is 1-800-531-8000, ext. 84539.

Western National Life offers two products. The toll free number is 1-800-288-3088.

1. *TSA Plus* has been available since 1985 and has a 4% minimum guaranteed interest rate. This company uses a banded method for interest crediting. The rate as of 12/31/93 was 5.5%. The surrender charge is based on contract year starting at 6% in years 1-2, 4% in years 3-5, 0% in year 6 and thereafter.

2. The *TSA Plus II* is a contract that offers a current interest rate plus 0.25%, and as of 12/31/93 the contract paid 5.75%. This contract has a floor interest rate of 4% and has been available since 1989. The surrender penalty period is based upon contract years starting at 8% in year 1 and declining by 1% per year to 0% in year 8 and thereafter.

Mutual Funds

American Funds Distributors is a loaded (or A-share) family of mutual funds with 21 investment options. This family of mutual funds offers break points at certain levels of investment. The maximum sales charge for stock funds is 5.75%. The maximum sales charge for bond funds is 4.75%, while money market funds have no sales load. However, if one invests first in the money market fund then moves to a bond or equity fund, the appropriate sales charge will be assessed. Additionally, there is a 12-b-1 charge that ranges from 0.06 to 0.29% and the custodial account charges $10 annually. This family's investment choices include: 2-Money Market, 5-Bond, 3-Balanced, 7-Growth, 1-Small Cap Growth, 3-International. The toll free number is 1-800-421-8511.

American Capital has three pricing structures for their family of mutual funds. There are A-shares (front load), B-shares (contingent deferred sales charge), and C-shares (no load in a 1% sales load is charged if monies invested do not remain in the fund for one year.) The A-shares have 16 choices. The B- and C-shares have 15 choices. The A-shares can be found in the following table. The investment options include: 1-Money Market, 6-Bond, 3-Balanced, 4-Growth, 1-Aggressive Growth, and 1-International. The custodial account charges a $10 annual fee. There is also an exchange fee to transfer between funds. While permitted at NAV, the charge is $5 per transaction. The custodial account offers a loan for TDA at an 8% annual interest rate. The toll free number is 1-800-421-5666.

Fidelity Investments has over 96 fund selections. The choices include 6-Money Market, 18 Bond, 12 Balanced, 15 Growth, 1 Small Cap Growth, and 35 Specialty and 9 International accounts. The custodial account assesses an annual maintenance fee of $12 per fund per year not to exceed $36 annually. This firm offers their A-share family of mutual funds on a no load basis. If the fund has a front or back end load these charges are waived for ORP and TSA accounts. Some funds have exchange fees or redemption fees (denoted in the table by (*)); these charges, where applicable, do apply. The management fees vary from fund to fund and are listed in the table. The toll free number is 1-800-343-0860.

Fortis has a family of mutual funds with nine investment choices including: 1-Money Market, 3-Bond, 1-Balanced, 3-Growth, 1-Small Cap Growth, and 1-International. These are A-shares (or front load) mutual funds with a maximum sales charge of 4.75%. These funds also charge an annual 12-b-1 fee ranging from 0.25 to 0.45%. The custodial account charges $10 per year. The toll free number is 1-800-800-2638.

IDS Mutual Funds offers 25 investment choices including: 1-Money Market, 7-Bond, 5-Balanced, 6-Growth, 2-Small Cap Growth, 1-International, and 1-Special. The custodial account charges $21 annually. There are two pricing structures: A-shares that are front loaded with a maximum sales charge of 5% and a 12-b-1 fee range from 0.03 to 0.19%. B-shares have a contingent deferred sales charge that declines over six years starting at 5%. The performance numbers listed in the Table refer to the A-shares only. The funds offer break points to investors. These break points will vary from college to college based upon group accumulations. The toll free number is 1-800-272-4445.

Keystone Distributors market a family of mutual funds that offer A-shares (front load), B-shares (contingent deferred sales charge) and C-shares (no load in, 1% for one year). There are over 21 investment choices including: 1-Money Market, 7-Bond, 1-Balanced, 5-Growth, 4-Aggressive Growth, 2-International and 1-Special. Most Texas ORP and TDA accounts use the B-shares, therefore the B-shares are listed in the Table. B-shares have a declining contingent deferred sales charge which starts at 4% and declines to 0% in year 5. The custodial account charges $20 each November. If there is a total withdrawal, there is a surrender fee of $20. This family has an automated response system for trading between the funds at no charge. If a client does not use this system, a fee of $10 per transaction is assessed. Loans are available for TDA accounts. There is a $50 loan application fee, and the minimum loan is $1,000. The interest rate charged is the prime lending rate as determined by State Street Bank on the day the loan is approved. As the loan is repaid the interest is credited directly back to the client's account. The toll free number is 1-800-247-4075.

Merrill Lynch Asset Management has a family of mutual funds available for participants. The custodial fee is $30 and the annual administration and management fees ranged from 0.52 to 1.34% in 1993. This firm offers both A- and B-shares. Customarily, the A-shares have a maximum sales charge of 6.5%, while the B-shares have a contingent deferred sales charge of 4% declining to 0% after four years as well as a 12-b-1 charge of 1%. This firm utilizes the A-shares for participants in this market place. The A-shares are sold without the load to 403b accounts. Only A-shares are listed in the Table. There are 16 fund choices including: 2-Money Market, 4-Bond, 6-Growth, 4-International. The toll free number is 1-800-234-7620.

Pioneer Mutual Funds offer 16 mutual fund alternatives. This mutual fund family offers funds on a A-shares (front loaded). The maximum load varies dependent upon the investment and the amount invested. The maximum load ranges between 5.75% and 2.50%. There is also a 12-b-1 fee associated with this investment ranging from 0.12 to 0.25% annually. The custodial account assesses a maximum fee of $20 annually, or an investor may pay a one-time fee of $100 that would waive any further annual custodian fee. The choices of investment options include: 2-Money Market, 3-Bond, 2-Balanced, 3-Growth, 2-Small Cap Growth, 2-Specialty and 2-International. This custodial account offers a loan provision for TSA accounts. This provision allows a participant to request a minimum loan of $1000 annually. The interest rate charged for each loan is the prime rate on the business date prior to the loan's approval. There is a $50 loan initiation charge. The toll free number is 1-800-622-0176.

Scudder Investor Services offers 22 no load mutual funds including: 2-Money Market, 7-Bond, 2-Balanced, and 11-Growth funds. This fund family is both a no load and no contingent deferred sales charge family. The *Latin American Fund* is the only fund that charges a redemption fee of 2% if the monies invested do not remain invested for one year. The toll free number is 1-800-541-7701.

T. Rowe Price is a family of mutual funds offered on a no load basis to investors. This group of funds has waived all custodial fees, redemption fees and trading fees. Offering 22 funds, this company has 2-Money Market, 7-Bond, 3-Balanced, 4-Growth, 2-Aggressive Growth and 2-International funds from which to choose. The toll free number is: 1-800-492-7670.

The United Funds offers a family of mutual funds with 13 investment choices including: 4-Bond, 1-Balanced, 2-Growth, 2-Small Cap Growth, 2-Specialty and 1-International. Marketed through Waddell and Reed, these funds are front loaded and shares are subject to a 12-b-1 fee. The A-shares (front load) is a maximum of 5.75% and the 12-b-1 fee will not exceed 0.25% annually. The custodian charges an annual $15 fee, and there is a $5 charge per withdrawal or transfer. The custodian also charges a $2 fee for periodic or systematic withdrawals. The toll free number is 1-800-880-3941.

Transamerica Fund Distributors has two classes of mutual funds. There are nine A-shares and 12 B-shares. The A-shares have a 5.75% to 3.5% maximum sales load and in several instances a 12-b-1 fee. The B-shares are no load in but have a contingent deferred sales charge of 5% that vanishes or is reduced by 1% per year to 0% in the sixth year. The custodial account charges $10 annually per social security number per account type. Due to space constraints only A-shares are listed in the table. Investment choices for the A-shares include: 2-Money Markets, 4-

Table 5 — Mutual Fund Money Market Accounts

Firm Name	Fund Name	1993	1992	1991	1990	1989	Exp. R.	Mgmt.	T %	Frt Load	12-b-1
American Capital	Reserve	2.16	2.91	5.33	7.53	9.01	1.09	0.47	na	0.00	0.15
American Funds	Cash Management Trust	2.50	3.10	5.50	7.90	9.10	0.65	0.34	na	0.00	0.07
American Funds	US Treasury Money	2.50	3.10	Feb-91	—	—	0.61	0.30	na	0.00	0.06
Fidelity Investments	Fidelity Cash Reserves	3.75	6.00	7.81	8.95	7.26	0.48	0.14	na	—	—
Fidelity Investments	Fidelity Daily Income	3.59	5.83	7.83	8.97	7.15	0.56	0.30	na	—	—
Fidelity Investments	Fidelity US Gov't Reserves	3.40	5.65	7.66	8.77	7.03	0.50	0.19	na	—	—
Fidelity Investments	Spartan Money Market	3.11	3.96	6.19	8.37	Jan-89	0.45	na	na	—	—
Fidelity Investments	Spartan US Gov't MM	2.81	3.76	6.09	Feb-90	—	0.45	na	na	—	—
Fidelity Investments	Spartan US Treas MM	2.71	3.67	6.11	7.89	8.30	0.45	na	na	—	—
IDS	Cash Management	2.29	2.90	5.52	7.73	8.78	0.95	0.34	na	0.00	0.11
Keystone	Liquid Trust	1.89	na	na	na	na	1.31	0.50	na	na	0.25
Merrill Lynch	Retirement Reserves	2.85	3.84	6.09	8.02	8.98	0.62	—	na	—	—
Merrill Lynch	USA Gov't Reserves	2.94	3.47	5.83	7.88	8.88	0.63	—	na	—	—
Pioneer	Cash Reserves Fund	2.46	3.06	5.29	7.74	8.80	0.81	0.40	na	0.00	0.12
Pioneer	U.S. Gov't Money Fund	2.63	3.19	5.41	7.61	8.80	0.59	0.40	na	0.00	0.12
Scudder	Cash Investment Trust	2.58	3.51	5.96	7.84	8.86	0.78	0.42	na	—	—
Scudder	US Treasury Money	2.56	3.36	5.66	7.34	8.27	0.65	0.30	na	—	—
T. Rowe Price	U.S. Treasury Money	2.51	3.20	5.40	7.40	8.30	0.74	0.35	na	—	—
T. Rowe Price	Prime Reserve Fund	2.60	3.30	5.70	7.70	8.90	0.64	0.40	na	—	—
Transamerica	US Gov't Cash Ressvs	2.95	3.70	5.96	8.09	9.17	0.35	0.50	na	0.00	0.00
Transamerica	Cash Reserve	2.60	3.33	5.79	8.05	9.20	0.63	0.35	na	0.00	0.00
USAA	Money Market	3.01	3.80	6.07	7.97	8.93	0.48	0.24	na	—	—
USAA	Treasury Money Market	2.84	3.54	Feb-91	—	—	0.38	—	na	—	—

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1993. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **T%**—the turnover ratio which denotes the number of times the shares change in the portfolio annually. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

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Table 6 — Mutual Fund Stock Accounts
Equity-Income, Income, or Growth

[illegible]	Fund Name	1993	1992	1991	1990	1989	Exp. Ratio	Mgmt.	T%	Frt Load	12-b-1
American Capital	Enterprise	10.96	8.39	39.23	(2.87)	31.17	0.99	0.50	169	5.75	0.25
American Capital	Comstock	9.09	6.53	31.96	(3.36)	30.53	1.00	0.50	50	5.75	0.25
American Capital	Pace	10.83	4.38	31.73	(5.81)	28.57	1.06	0.46	113	5.75	0.25
American Capital	Equity Income	16.00	10.72	26.67	(4.68)	21.74	1.06	0.48	101	5.75	0.25
American Funds	AMCAP	11.00	7.20	36.90	(4.00)	27.10	0.72	0.40	22	5.75	0.17
American Funds	American Mutual Fund	14.30	7.80	21.70	(1.60)	25.30	0.59	0.31	23	5.75	0.17
American Funds	Fundamental Investors	18.20	10.20	30.30	(6.20)	28.60	0.65	0.36	29	5.75	0.16
American Funds	Growth Fund of America	14.50	7.40	35.80	(4.10)	30.10	0.77	0.40	25	5.75	0.22
American Funds	Investment Co. of Amer	11.60	7.00	26.50	0.70	29.40	0.59	0.27	18	5.75	0.18
American Funds	New Economy Fund	31.00	16.80	29.20	(10.10)	31.80	0.85	0.48	27	5.75	0.19
American Funds	Washington Mutual Inv	13.10	9.10	23.50	(3.90)	29.00	0.70	0.37	19	5.75	0.19
Fidelity Investments	Blue Chip Growth	24.50	6.17	54.81	3.50	36.24	1.24	0.71	338	—	—
Fidelity Investments	Capital Appreciation	33.41	16.37	9.99	(15.69)	26.91	0.86	0.48	120	—	—
Fidelity Investments	ContraFund	21.43	15.89	54.92	3.94	43.15	1.06	0.69	255	—	—
Fidelity Investments	Disciplined Equity	13.94	13.23	36.02	(0.78)	36.34	1.09	0.70	279	—	—
Fidelity Investments	Growth Company **	16.19	7.94	48.33	3.59	41.64	1.07	0.75	159	—	—
Fidelity Investments	Low Priced Stock **	20.21	28.95	46.26	(0.08)	Dec-89	1.11	0.76	50	—	—
Fidelity Investments	Magellan	24.66	7.01	41.03	(4.51)	34.58	0.99	0.76	132	—	—
Fidelity Investments	New Millennium	24.67	Dec-92	—	—	—	1.32	0.68	204	—	—
Fidelity Investments	OTC Portfolio	8.33	14.94	49.16	(4.75)	30.39	0.87	0.51	255	—	—
Fidelity Investments	Retirement Growth	22.13	10.60	45.58	(10.16)	30.41	1.05	0.76	101	—	—
Fidelity Investments	Stock Selector	13.97	15.42	45.94	Sep-90	—	1.10	0.71	192	—	—
Fidelity Investments	Strategic Opportunities	21.07	13.47	23.69	(6.59)	32.98	1.13	0.76	241	—	—
Fidelity Investments	Trend	19.15	16.77	36.28	(12.66)	31.65	0.92	0.65	50	—	—
Fidelity Investments	Value	22.94	21.15	26.20	(12.82)	22.95	1.11	0.72	117	—	—
Fortis	Growth	10.37	0.98	67.51	(6.31)	42.79	1.09	0.78	33	4.75	0.25
Fortis	Capital	2.79	6.64	49.38	(9.46)	38.22	1.20	0.88	18	4.75	0.25
Fortis	Fiduciary	2.83	6.92	52.67	(11.07)	40.26	1.45	1.00	53	4.75	0.25
IDS	Blue Chip Advantage	12.16	6.93	29.40	Mar-90	—	1.06	0.50	156	5.00	0.10
IDS	Growth	8.57	8.04	46.94	3.27	36.54	0.87	0.63	44	5.00	0.05
IDS	New Dimensions	14.05	8.23	50.68	5.43	31.78	0.92	0.64	60	5.00	0.07
IDS	Progressive	12.15	20.13	26.57	(17.71)	10.68	1.06	0.66	75	5.00	0.09
IDS	Stock	16.67	6.80	27.66	1.74	29.65	0.73	0.53	76	5.00	0.04
Keystone	S-1 Blue Chip Stock	9.81	0.05	28.84	(5.21)	27.78	2.08	0.68	96	na	0.90
Merrill Lynch	World Income	14.12	6.16	27.61	9.46	6.32	0.80	—	76	—	—
Merrill Lynch	Basic Value	20.93	9.24	25.91	(13.92)	16.33	0.52	—	20	—	—
Merrill Lynch	Growth Fund	31.11	8.79	23.85	(1.06)	31.62	0.80	—	33	—	—
Merrill Lynch	Special Value	13.07	15.84	53.30	(28.30)	(0.60)	1.19	—	42	—	—
Merrill Lynch	Phoenix Fund	28.23	25.37	35.66	(21.54)	12.78	1.22	—	67	—	—
Merrill Lynch	Capital Fund	12.54	3.99	23.39	0.10	21.70	0.53	—	55	—	—
Pioneer	Growth Shares	8.52	1.22	62.37	(8.37)	33.63	1.32	0.50	29	5.75	0.22
Pioneer	Three	16.18	20.07	36.46	(12.95)	20.46	0.84	0.46	18	5.75	0.16
Pioneer	II	18.91	9.37	25.75	(12.03)	22.21	0.95	0.45	66	5.75	0.16
Pioneer	Fund	14.23	13.60	22.75	(10.52)	23.39	0.98	0.46	12	5.75	0.15
Scudder	Quality Growth Fund	(0.01)	6.66	Jan-91	—	—	1.20	0.70	111	—	—
T. Rowe Price	Growth Stock Fund	15.56	6.00	33.80	(4.30)	25.40	0.82	0.60	35	—	—
T. Rowe Price	Capital Appreciation	15.66	9.40	21.60	(1.30)	21.40	1.09	0.60	39	—	—
T. Rowe Price	New Era Fund	15.35	2.10	14.70	(8.80)	24.30	0.80	0.60	25	—	—
T. Rowe Price	Small-Cap Value Fund	23.30	20.90	34.20	(11.30)	18.10	1.05	0.70	12	—	—
Transamerica	Capital Growth Fund	6.39	5.48	38.00	(6.37)	20.71	1.46	0.63	159	5.75	0.25
United Investors	Income	16.01	11.96	29.45	(5.43)	27.31	0.64	0.47	22	5.75	*
United Investors	Accumulative	8.82	14.19	23.48	(10.17)	(27.35)	0.63	0.47	279	5.75	*
USAA	Growth	7.45	9.95	27.81	(0.05)	27.33	1.07	0.75	96	na	—

Footnotes: ** Denotes redemption fee. * Denotes 12-b-1 fees apply. **Exp. R.** —expense ratio for each fund for fiscal year 1993. **Mgmt.** —the cost associated with the investment advisor, which is included in the expense ratio. **T%** —the turnover ratio which denotes the number of times the shares change in the portfolio annually. **Frt. Load** —the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Bond, 1 Balanced, 1 Growth, and 1 Aggressive Growth. The toll free number is 1-800-472-3863.

USAA's mutual fund family has 13 investment choices available for TSA deposits only. These funds are no load with a $20 flat fee for total withdrawal. The fund choices include 2 Money Market, 2 Bond, 1 Balanced, 1 Growth, 1 Aggressive Growth, 2 Special, and 2 International. The toll free number is 1-800-531-8000, ext. 84839.

Variable Annuity Contracts

Aetna Life Insurance Company has a product it currently markets to faculty members. The group retirement combination annuity (*GCDA III*) has been available since 1986. There are three fixed account options: a fixed, fixed plus and the guaranteed accumulation account. There are 11 variable accounts from which to choose including: 1 Money Market, 2 Bond, 3 Growth Funds, 1 International, 1 Natural Resources, 1 Small Cap Growth, and 2 Balanced. This company utilizes several fund managers including: Aetna, Neuberger & Berman, Calvert, Franklin, Lexington, Scudder, Twentieth Century, and Alger American. This contract has a $20 annual contract administration charge, and the expense and mortality assurances are assessed at 1.25%. An annual administration charge of 0.25% is allowed, but has not been applied to any contract since 1984. The average expense ratio ranged from 0.29 to 2.26% for the 1993 calendar year. This contract has a 10 year declining contingent deferred sales charge starting at 5%. The toll free number is 1-800-26-AETNA.

Allmerica Financial (SMA Life) has a product that has been available since 1991 that is both fixed and variable. This contract is called *Exec Annuity Plus*. Offering 16 separate accounts, this contract has both internal and external investment advisors managing the funds. The investment choices include: 1 Money Market, 3 Bond, 3 Managed, 4 Growth, 2 Small Cap Growth, and 3 Overseas portfolios. The external advisors managing the funds include Fidelity, Delaware Group, and the Bank of Ireland. The mortality and expense assurances are assessed at 1.25% and the administration charge is assessed at 0.20%. The contract charge is $30 and the expense ratio for the separate accounts ranged from 0.44 to 1.34% in 1993. There is a stepped up death benefit offered in this annuity at every fifth year anniversary. This contract has a 10 year rolling surrender charge starting at 8%. The toll free number is 1-508-855-1000.

American Fidelity Assurance has two products available, a variable annuity and a fixed only product. The *VA Fund A* is a variable only product. Available since 1970, this contract has one separate account that is deemed a growth or stock account. The investment management for this account is internal. There is a one time certificate charge of $15. The load for this product is 4% from each deposit received; for any payment of $2,000 or more the load is reduced to 1%. This charge is broken out in the following manner: 0.25% for administration, 0.75% for mortality assurances, and 3% as a sales charge. Additionally, there is a $0.50 per payment assessment to offset the costs of administration of the contract. The expense ratio for this fund was 0.325% in 1993. The toll free number is 1-800-662-1106.

American United Life Insurance offers a group combination annuity TDA Multiple Fund. This contract offers ten variable separate accounts and a fixed option. This contract offers American United, Fidelity Investments, and TCI as Fund Managers. The portfolios surveyed this year include: 1 Bond, 1 Money Market, 1 Managed, and 1 Growth Fund. The administration fee is the lesser of $30 or 2% annually. The mortality and expense assurances are assessed at 1.25% annually. The separate account charges for 1993 ranged from 0.28 to 1.05%. This contract has 2 level withdrawal charges: years 1-5 are assessed at 8%, years 6-10 are assessed at 4%, and 11 or more years at 0%. Note: The availability of the Fidelity portfolios and TCI portfolio were May of 1993 and May of 1994. Therefore, performance numbers for these funds are hypothetical. The toll free number is 1-317-263-1877.

Connecticut Mutual Insurance offers a variable only annuity product called *Panorama*. This product has been available since 1982 and has four variable choices. All portfolios are managed in house. The choices of investment options are 1-Money Market, 1-Bond, 1-Managed, and 1-Growth. There is an annual contract charge of $40 and a mortality and expense assurance assessed at 0.73%. The expense ratio for the separate accounts ranged from 0.68 to 0.80% for 1993. This policy has a ten year contract surrender charge that is level at 5% for years 1-5, 4% for years 6-10 and diminishes in the eleventh year. The toll free number is 1-800-234-5606.

CREF (College Retirement Equities Fund) has a specific product marketed to ORP participants and two TDA options available. The ORP product is called *Retirement Annuities (RA)*. The two TDA contracts are called the *Supplemental Retirement Annuity (SRA)* and the *Group Supplemental Retirement Annuity (GSRA)*. Available to participants since 1962, there are five variable choices. The variable choices include: 1-Money Market, 1-Bond, 1-Special, 1-Growth, and 1-Global portfolio. All funds are managed by internal investment advisors. There is no annual administration charge. The CREF account charges 0.22% of assets to each account for administrative and distribution expenses. The investment advisory expense ratio for 1993 ranged from 0.05 to 0.20% for the separate accounts. This product has no front load or surrender charge. There are no surrender charges for transferring funds. The toll free number is 1-800-842-2006.

The Equitable Life Assurance's product is called *EQUI*

Table 7 — Mutual Fund Bond Accounts

Firm	Fund Name	1993	1992	1991	1990	1989	Exp. R.	Mgmt	T %	Frt Load	12-b-1
American Capital	Corporate Bond	11.68	8.50	16.73	7.04	1.99	1.00	0.49	19	4.75	0.25
American Capital	High Yield	19.13	17.42	41.28	(15.78)	(12.04)	1.09	0.57	75	4.75	0.25
American Capital	Government Securities	8.15	6.57	16.28	8.71	14.91	0.98	0.50	239	4.75	0.25
American Capital	Fed. Mortgage Trust	3.15	3.15	9.78	9.48	13.73	0.91	0.29	102	2.25	0.25
American Capital	U.S. Gov't Trust	6.69	Nov-92	—	—	—	1.07	0.52	281	4.75	0.25
American Capital	Global Gov't	15.23	0.61	Nov-91		—	1.52	0.75	301	4.75	0.25
American Funds	Amer High Income Trust	17.20	14.30	32.40	0.10	3.60	0.87	0.50	44	4.75	0.20
American Funds	Bond Fund of Amer	14.10	11.30	21.00	7.30	10.10	0.71	0.36	45	4.75	0.21
American Funds	U.S. Gov't Securities	10.50	7.60	14.20	9.80	11.70	0.83	0.41	35	4.75	0.25
American Funds	Intermediate Bond	9.10	6.40	14.30	7.90	10.00	0.82	0.41	43	4.75	0.29
American Funds	Capital World Bond	16.70	0.80	15.30	11.70	4.60	1.19	0.75	28	4.75	0.21
Fidelity Investments	Capital & Income	24.90	28.05	29.82	(3.85)	(3.22)	0.92	0.71	110	—	—
Fidelity Investments	Ginnie Mae	6.11	6.70	13.87	10.30	13.85	0.79	0.46	253		—
Fidelity Investments	Government Securities	12.32	7.97	15.96	9.53	12.62	0.69	0.46	461	—	—
Fidelity Investments	Intermediate Bond	11.96	6.08	14.50	7.54	11.82	0.63	0.31	52	—	
Fidelity Investments	Investment Grade Bond	16.23	8.31	18.91	6.07	13.00	0.68	0.36	42	—	—
Fidelity Investments	Mortgage Securities	6.71	5.45	13.61	10.36	13.64	0.78	0.46	382	—	—
Fidelity Investments	Short-Intermed Gov't	5.28	4.71	Sep-91	—	—	0.93	0.46	226	—	—
Fidelity Investments	Short-Term Bond	9.13	7.30	14.03	5.78	10.52	0.75	0.46	75	—	—
Fidelity Investments	Spartan Ginnie Mae	6.28	6.49	13.77	Dec-90		0.65	na	294	—	—
Fidelity Investments	Spartan Gov't Income	7.33	7.11	15.09	9.15	15.21	0.65	na	297	—	—
Fidelity Investments	Spartan High Income	21.85	21.49	34.33	Aug-90	—	0.70	na	240	—	—
Fidelity Investments	Spartan Invest Grade	15.74	Oct-92	—	—	—	0.65	na	46	—	—
Fidelity Investments	Spartan Ltd Mat Gov't	6.41	5.75	11.90	9.12	10.34	0.65	na	372	—	—
Fidelity Investments	Spartan L-Term Gov't	16.63	8.04	17.36	Sep-90	—	0.65	na	153		—
Fidelity Investments	Spartan Short-Int Gov't	5.66	Dec-92		—	—	0.09	na	192		—
Fidelity Investments	Spartan Short-Term Inc	9.00	Oct-92	—	—	—	0.49	na	92	—	—
Fidelity Investments	Global Bond	21.91	4.40	12.77	12.28	7.93	1.17	0.71	198	—	—
Fidelity Investments	Short-Term World Bond	12.59	4.83	Oct-91	—	—	1.00	0.62	160	—	—
Fortis	Advantage High Yield	21.82	15.52	56.46	(18.73)	(5.24)	1.29	0.79	95	4.50	0.35
Fortis	U.S. Gov't Securities	8.29	5.60	13.90	10.43	12.47	0.74	0.69	128	4.50	0.00
Fortis	Advantage Gov't T R	8.71	4.81	8.08	(1.40)	12.17	1.25	0.78	113	4.50	0.35
IDS	Bond	15.46	10.48	20.74	4.60	10.68	0.70	0.54	60	5.00	0.03
IDS	Extra Income	20.68	19.76	38.45	(10.70)	(3.86)	0.80	0.62	70	5.00	0.04
IDS	Federal Income	6.00	6.46	11.00	9.94	10.59	0.79	0.54	227	5.00	0.04
IDS	Selective	13.14	8.96	17.07	6.61	12.25	0.72	0.53	30	5.00	0.04
IDS	Global Bond	16.44	8.12	15.39	12.91	Mar-89	1.28	0.86	90	5.00	0.07
Keystone	B-1: High Grade Bond	8.80	3.87	14.91	6.72	12.00	2.04	0.59	190	na	1.11
Keystone	B-4: High Income	26.22	18.10	41.79	(21.81)	(5.22)	2.17	0.61	94	na	1.15
Keystone	B-2: Diversified Bond	13.85	9.72	18.67	(2.13)	2.54	1.99	0.54	117	na	1.14
Merrill Lynch	Corporate Hi-Income	8.41	9.88	11.95	16.18	12.66	0.50	—	34	—	—
Merrill Lynch	Corporate Hi-Quality	5.88	6.47	7.21	7.73	8.02	0.50	—	121	—	—
Merrill Lynch	Federal Securities Trust	4.83	6.24	7.65	8.15	8.46	0.83	—	224	—	—
Merrill Lynch	Global Bond	5.89	6.91	8.41	9.56	11.10	0.92	—	235	—	—
Pioneer	Bond Fund	11.43	7.89	15.54	7.31	11.62	1.10	0.50	56	4.50	0.25
Pioneer	U.S. Government Trust	9.07	6.67	12.14	8.99	11.50	1.00	0.50	42	4.50	0.25
Pioneer	Short-Term Inc. Trust	5.88	Aug-92	—	—	—	0.85	0.50	83	2.50	0.25
Scudder	GNMA Fund	6.00	6.96	15.01	10.14	12.84	0.93	0.62	87	—	—
Scudder	Income Fund	12.66	6.74	17.32	8.32	12.75	0.92	0.62	131	—	—
Scudder	Short Term Bond	8.18	5.52	14.28	9.88	13.28	0.68	0.45	66	—	—
Scudder	Zero Coupon 2000	16.00	8.82	20.03	4.59	20.40	1.00	0.32	102	—	—
Scudder	International Bond Fund	15.83	7.62	22.23	21.11	7.23	1.37	0.85	250	—	—
Scudder	Sht Term Global Income	6.74	5.49	Jan-91	—	—	1.00	0.64	260	—	—
T. Rowe Price	Short-Term Bond Fund	6.32	5.00	11.60	8.60	9.90	0.73	0.45	68	—	—
T. Rowe Price	U.S. Treas Interm.	7.99	6.30	14.80	9.00	—	0.80	0.40	20	—	—
T. Rowe Price	New Income Fund	9.58	5.00	15.50	8.80	12.20	0.82	0.50	86	—	—
T. Rowe Price	GNMA	6.15	6.50	15.00	10.00	14.00	0.77	0.50	94	—	—
T. Rowe Price	Spectrum Income Fund	12.36	7.80	19.60	—	—	0.00	na	14	—	—
T. Rowe Price	High Yield Fund	21.80	14.70	30.90	(11.00)	(1.50)	0.86	0.65	107	—	—
T. Rowe Price	International Bond Fund	20.00	2.40	17.80	16.10	(3.20)	0.99	0.70	396	—	—
T. Rowe Price	U.S. Treas Long-Term	12.92	5.80	16.30	6.70	—	0.80	0.21	59	—	—
Transamerica	Investment Quality Bond	9.15	5.99	18.02	7.77	11.57	1.24	0.60	242	4.75	0.25
Transamerica	Gov't Securities Trust	8.16	6.14	16.74	9.05	10.19	1.16	0.62	453	4.75	0.25
Transamerica	Adjustable US Gov't	3.95	6.58	Dec-91	—	—	0.75	0.50	244	3.50	0.25
United Investors	Bond	13.15	Aug-92	—	—	—	0.63	0.45	189	5.75	*
United Investors	High Income	17.63	16.54	37.20	Jan-90	—	0.75	0.57	58	5.75	*
United Investors	High Income II	17.37	May-92	—	—	—	0.80	0.57	69	5.75	*
United Investors	Government Securities	9.98	7.15	Jan-91	—	—	0.71	0.42	136	5.75	*
USAA	Income	9.94	8.37	19.38	7.69	16.30	0.41	0.24	45	—	—
USAA	GNMA	7.11	6.09	Feb-91	—	—	0.32	0.13	81	—	—

Footnotes: * Denotes 12-b-1 fees apply. **Exp. R.**—expense ratio for each fund for fiscal year 1993. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **T%**—the turnover ratio which denotes the number of times the shares change in the portfolio annually. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 8 — Mutual Fund Aggressive Growth Accounts

Firm	Fund Name	1993	1992	1991	1990	1989	Exp. R.	Mgmt	T %	Frt Load	12-b-1
American Capital	Emerging Growth	23.92	9.72	60.43	1.97	29.06	1.20	0.57	47	5.75	0.25
Fidelity Investments	Emerging Growth **	19.88	8.36	67.10	Dec-90	—	1.19	0.80	332	—	—
Fortis	Advantage Cap Apprec	15.86	5.88	66.41	(14.38)	45.02	1.62	1.00	60	4.50	0.45
IDS	Discovery	9.61	8.79	52.89	9.04	30.90	1.03	0.61	76	5.00	0.09
Keystone	K-2: Strategic Growth	13.12	8.36	41.58	(6.99)	24.09	1.58	0.63	62	na	0.49
Keystone	S-3 Capital Growth	8.76	5.18	42.09	(8.76)	24.75	1.69	0.66	69	na	0.60
Keystone	S-4: Small Cap Growth	25.34	9.86	72.90	(6.01)	23.61	1.47	0.56	81	na	0.48
Pioneer	Capital Growth Fund	16.70	29.01	37.04	Jul-90	—	1.27	0.65	68	5.75	0.23
Scudder	Capital Growth	20.07	7.09	42.96	(16.98)	33.80	0.96	0.68	92	—	—
Scudder	Development Fund	8.84	(1.93)	71.93	1.48	23.21	1.30	0.98	49	—	—
Scudder	Value Fund	11.60	Jan-92	—	—	—	1.25	0.00	61	—	—
T. Rowe Price	New America Growth	17.44	9.90	62.00	(12.10)	38.40	1.23	0.70	44	—	—
T. Rowe Price	New Horizons Fund	22.01	10.60	52.30	(9.60)	26.20	0.93	0.70	49	—	—
T. Rowe Price	Science & Technology	24.25	18.80	60.20	(1.30)	40.70	1.25	0.70	163	—	—
Transamerica	Special Emerg. Growth	12.78	13.36	Aug-91	—		1.40	0.75	29	5.75	0.25
United Investor	New Concepts	10.70	4.52	88.20	1.92	8.46	1.19	0.77	38	5.75	*
United Investor	Vanguard	14.19	Jan-92	—	—	—	0.97	0.72	62	5.75	*
USAA	Aggressive Growth	8.14	(8.51)	71.69	(11.92)	16.59	0.86	0.47	113	—	—

Footnotes: ** Denotes redemption fee. * Denotes 12-b-1 fees apply. **Exp. R.**—expense ratio for each fund for fiscal year 1993. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **T%**—the turnover ratio which denotes the number of times the shares change in the portfolio annually. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 9 — Mutual Fund Stock–Bond Accounts
Total Return, Balanced, or Managed

Firm	Fund Name	1993	1992	1991	1990	1989	Exp. R.	Mgmt	T %	Frt Load	12-b-1
American Capital	Harbor	13.56	9.63	23.08	(1.23)	20.59	1.03	0.54	69	5.75	0.25
American Capital	Growth & Income	16.31	9.52	30.24	(5.24)	15.62	1.16	0.49	134	5.75	0.25
American Funds	American Balanced	11.30	9.50	24.70	(1.60)	21.50	0.71	0.35	28	5.75	0.22
American Funds	Capital Income Builder	15.30	10.00	25.70	3.90	20.00	0.72	0.40	11	5.75	0.18
American Funds	Income Fund of America	14.00	12.00	23.80	(3.00)	23.00	0.62	0.33	29	5.75	0.18
Fidelity Investments	Asset Manager	23.29	12.75	23.64	5.38	15.28	1.05	0.72	107	—	—
Fidelity Investments	Asset Manager: Growth	26.32	19.08	Dec-91	—	—	1.18	0.75	113	—	—
Fidelity Investments	Asset Manager: Income	15.39	Oct-92	—	—	—	0.65	0.51	98	—	—
Fidelity Investments	Balanced	19.27	7.95	26.78	(0.47)	19.71	0.95	0.52	175	—	—
Fidelity Investments	Convertible Securities	17.79	22.02	38.74	(2.89)	26.28	0.92	0.53	312	—	—
Fidelity Investments	Equity-Income	21.31	14.68	29.40	(14.02)	18.67	0.66	0.38	70	—	—
Fidelity Investments	Equity-Income II	18.89	19.06	46.60	Aug-90	—	0.88	0.53	55	—	—
Fidelity Investments	Fidelity	18.36	8.46	24.15	(5.10)	28.80	0.63	0.40	235	—	—
Fidelity Investments	Growth & Income	19.53	11.54	41.84	(6.80)	29.60	0.82	0.52	103	—	—
Fidelity Investments	Market Index **	9.62	7.31	30.33	Mar-90	—	0.44	0.45	0	—	—
Fidelity Investments	Puritan	21.45	15.43	24.46	(6.35)	19.60	0.77	0.52	85	—	—
Fidelity Investments	Utilities Income	15.61	10.90	21.18	1.85	25.92	0.86	0.53	47	—	—
Fortis	Advantage Asset Alloc	1.27	6.29	29.34	(1.05)	22.67	1.58	1.00	103	4.50	0.45
IDS	Diversified Equity Inc	24.86	14.56	25.89	Sep-90	—	0.95	0.55	73	5.00	0.08
IDS	Equity Plus	14.53	10.48	32.39	(3.26)	29.16	0.76	0.55	41	5.00	0.05
IDS	Managed Retirement	14.96	9.24	45.94	0.07	34.72	0.83	0.54	61	5.00	0.07
IDS	Mutual	14.35	10.50	23.57	(2.99)	18.61	0.80	0.56	48	5.00	0.05
IDS	Utilities Income	19.25	10.32	22.13	(1.86)	27.90	0.84	0.55	64	5.00	0.04
Keystone	K-1 Balanced Income	10.33	3.50	24.00	(1.78)	19.84	1.97	0.50	74	na	1.14
Pioneer	Equity-Income Fund	12.94	20.86	26.45	Jul-90	—	1.33	0.65	14	5.75	0.25
Pioneer	Income Fund	10.24	7.59	18.62	3.59	15.89	1.10	0.49	69	4.50	0.25
Scudder	Growth & Income	15.59	9.57	28.16	(2.33)	26.36	0.85	0.55	36	—	—
T. Rowe Price	Equity Income Fund	14.84	14.10	25.60	(6.80)	13.70	0.91	0.60	31	—	—
T. Rowe Price	Growth & Income Fund	12.96	15.30	31.50	(11.10)	19.30	0.83	0.50	22	—	—
T. Rowe Price	Spectrum Growth Fund	20.98	7.20	29.90	—	—	0.00	na	14	—	—
Transamerica	Growth & Income	9.74	6.02	32.29	(0.44)	22.47	1.29	0.63	107	5.75	0.25
United Investors	Retirement Shares	12.72	12.75	21.74	1.78	23.23	0.80	0.57	30	5.75	*
USAA	Income Stock	11.56	7.80	27.33	(1.42)	27.13	0.70	0.50	27	—	—

Footnotes: ** —Denotes redemption fee * —Denotes 12-b-1 fees apply **Exp. R.** —expense ratio for each fund for fiscal year 1993 **Mgmt.** —the cost associated with the investment advisor, which is included in the expense ratio **T%** —the turnover ratio which denotes the number of times the shares change in the portfolio annually **Frt. Load** —the sales charge associated with the fund **12-b-1** —an ongoing expense for the fund

Table 10 — Mutual Fund International/Global Accounts

Firm	Fund Name	1993	1992	1991	1990	1989	Exp. R.	Mgmt	T %	Frt Load	12-b-1
American Capital	Global Equity	20.45	(1.09)	Aug-91	—	—	2.93	0.39	120	5.75	0.25
American Funds	EuroPacific Growth	35.60	2.30	18.60	(0.10)	24.20	0.99	0.52	21	5.75	0.23
American Funds	New Perspective Fund	27.00	4.00	22.60	(2.10)	25.90	0.87	0.47	15	5.75	0.19
American Funds	SMALLCAP World Fund	30.00	6.70	32.90	Apr-90	—	1.15	0.76	25	5.75	0.23
Fidelity Investments	Canada	25.47	(2.87)	17.68	(5.49)	26.99	2.00	0.45	131	—	—
Fidelity Investments	Diversified International	36.67	(13.81)	Dec-90	—	—	1.47	0.45	56	—	—
Fidelity Investments	Emerging Markets **	81.76	5.85	6.76	Nov-90	—	1.91	0.45	57	—	—
Fidelity Investments	Europe	27.16	(2.52)	4.16	(4.59)	32.33	1.25	0.45	76	—	—
Fidelity Investments	Int'l Growth & Income	35.08	(3.34)	8.04	(3.23)	19.12	1.52	0.45	24	—	—
Fidelity Investments	Japan Fund	20.45	Sep-92	—	—	—	1.71	0.45	257	—	—
Fidelity Investments	Overseas	40.05	(11.46)	8.61	(6.60)	16.93	1.27	0.45	64	—	—
Fidelity Investments	Pacific Basin	63.91	(7.92)	12.54	(27.21)	11.44	1.59	0.45	77	—	—
Fidelity Investments	Worldwide	36.55	6.21	7.88	May-90	—	1.40	0.45	57	—	—
Fortis	Global Growth	19.51	6.31	Jul-91	—	—	2.19	1.00	37	—	—
IDS	Global Growth	39.14	(2.20)	13.85	Jul-90	—	1.48	0.86	27	5.00	0.09
IDS	International	32.38	(5.82)	11.74	(6.21)	18.27	1.47	0.85	63	5.00	0.11
Keystone	International	30.40	2.37	14.24	(23.99)	4.27	3.63	0.75	68	na	1.14
Merrill Lynch	Global Allocation	19.69	11.06	27.47	0.84	Feb-89	0.85	—	50	—	—
Merrill Lynch	Developing Markets	68.96	0.85	23.35	(5.53)	Sep-89	1.34	—	91	—	—
Merrill Lynch	EuroFund	30.60	(6.38)	15.08	(3.26)	24.13	0.90	—	109	—	—
Merrill Lynch	Dragon Fund	87.16	2.15	Sep-91	—	—	1.55	—	16	—	—
Merrill Lynch	Pacific Fund	32.92	(9.30)	15.87	(9.29)	13.39	1.11	—	7	—	—
Pioneer	Europe Fund	25.08	(3.31)	Apr-91	—	—	2.00	1.10	69	5.75	0.21
Scudder	Global Fund	31.10	4.49	17.07	(6.40)	37.40	1.48	1.00	65	—	—
Scudder	International	36.50	(2.64)	11.78	(8.92)	27.04	1.26	0.88	29	—	—
Scudder	Latin America Fund	74.32	Feb-92	—	—	—	2.17	0.73	5	—	—
Scudder	Pacific Opportunities	60.08	Feb-92	—	—	—	2.27	0.47	10	—	—
Scudder	Japan Fund	23.64	(16.74)	3.11	(16.36)	11.63	1.20	0.75	81	—	—
Scudder	Global Small Companies	38.18	(0.07)	Jan-91	—	—	2.01	1.10	55	—	—
T. Rowe Price	International Stock Fund	40.11	(3.50)	15.90	(8.90)	23.70	0.94	0.70	30	—	—
T. Rowe Price	International Discovery	49.85	(9.10)	11.70	(12.80)	41.70	1.50	1.10	72	—	—
United Investors	International Growth	46.21	(1.11)	19.01	Jan-90	—	1.19	0.72	94	5.75	*
USAA	International	39.81	(0.15)	13.40	(9.30)	17.36	1.50	0.75	53	—	—
USAA	World Growth	24.03	Oct-92	—	—	—	1.70	0.75	46	—	—

Footnotes: ** —Denotes redemption fee * —Denotes 12-b-1 fees apply **Exp. R.** —expense ratio for each fund for fiscal year 1993 **Mgmt.** —the cost associated with the investment advisor, which is included in the expense ratio **T%** —the turnover ratio which denotes the number of times the shares change in the portfolio annually **Frt. Load** —the sales charge associated with the fund **12-b-1** —an ongoing expense for the fund

VEST and has been available since 1980. This combination fixed and variable annuity has four variable options including: 1-Money Market, 1-Growth, 1-Small Cap Growth, and 1-Balanced account. The investment advisory services for this product are provided by Alliance. The annual administrative contract charge is assessed at the lesser of $30 or 2% of the annuity account value. The mortality and expense assurance ranges from 1.34% to 1.49% depending upon which sub-account one has invested. In 1993, the investment advisory and other expenses ranged from 0.38 to 0.50%. This contract guarantees the total fee for mortality, expense, investment advisory and other expenses combined will not exceed 1.75%. The contract has a level surrender charge of 6% for years 1-5, 5% for years 6-8 then a declining charge starting at 4% in year 9 and 0% in year 13 and beyond. Effective June 1, 1994, this contract will offer eight additional investment choices. The toll free number is: 1-800-628-6673.

Fidelity Standard Life offers two products, a variable combination and a fixed only contract. Both have been available since 1989, and are marketed through the Holden Group. The *FSL224* is the fixed variable combination annuity product. This contract has six separate account options including: 1-Money Market, 1-Bond, 2-Balanced, and 2-Growth accounts. The contract uses external fund managers exclusively. The investment advisors are Fidelity Investments and Security First. The *Fidelity VIP* funds were first offered in April of 1993. The annual contract administration charge is $30.00. There is also a $2.50 assessment per investment series. Both of these charges have been waived until further notice. The fee for transferring between sub-accounts is $10, however, this fee is also currently being waived. Mortality and expense assurances are assessed at 1.35% annually and the expense ratio range was 0.24 to 1.50% for 1993. The surrender charge assessed is a five year declining rolling charge starting at 7%, declining by 1% to 0% in year 5 and thereafter. The toll free number is: 1-800-888-8486.

Fortis Financial Group's variable annuity is called *Opportunity* which is available for TDA only. The company uses in-house money management services for the sub-accounts. This product has been available since 1988 and has ten sub-accounts including: 1-Fixed, 1-Money Market, 3 Bond Accounts, 2 Managed, 1-Growth, 1-Global, and 1-Small Cap Growth. However, five of these accounts are new and do not have performance data for a full year. The $30 annual policy fee is charged until the account balance reaches $25,000 and is waived thereafter. This contract has a level ten year 5% charge for surrender. The toll free number is: 1-800-800-2638.

Great American Reserve has four products, one combination variable and fixed annuity and three fixed only contracts, available for ORP and TDA. *Maxiflex* is a

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combination fixed and variable annuity and has been available since 1965. This product has five investment choices including 1-Money Market, 2-Bond, 1-Growth, and 1-Managed sub account. All investment management services are in-house. There is a $20 annual contract charge, and mortality and expense assurances are assessed at 1.0%. The expense ratio for 1993 ranged from 0.44 to 0.75%. On three portfolios the company has guaranteed the sum of the expenses for management will not exceed 0.44%. The flexible premium contract has an eight year non-rolling declining withdrawal charge starting at 8%. The single premium, or "rollover" annuity, has a five year declining surrender charge starting at 7%. The toll free number is 1-800-749-0458.

Great-West Life & Annuity Insurance's product is called *FutureFunds*. Available since 1984, this is a fixed and variable combination account offering 12 investment options. The choices of investment options include: 1-Money Market, 2-Bond, 4-Growth, 3-Balanced, 1-Small Cap Growth and 1-International portfolio. This product offers internal fund managers and external fund advisors. Those advisors include Janus, Templeton, Fidelity, and Twentieth Century. The fixed side of this contract offers a three, five, and seven year guaranteed rate. The stated rate for 12/31/93 was 4% for the three and five year pools, and 4.15% for the seven year pool. The contractually guaranteed minimum as of 12/31/93 was 4%. Effective January 1, 1994, this was changed for new contracts to 3%. This contract has waived annual policy charges for ORP accounts; for TDA accounts this fee is assessed at $27. The expense and mortality assurances are assessed at 1.25%, and the expense ratio for the separate variable accounts ranged from 0.46% to 1.5% in 1993. This contract has a level rolling withdrawal charge that starts at 6%. Any withdrawal of contributions that are less than seven years old will be subject to the surrender charge. Upon the fifteenth year contract anniversary, all surrender fees are waived. The toll free number is 1-800-537-2033.

Horace Mann Life Insurance has a product available for TDA only called *Annuity Alternatives*. This contract has four variable options and a fixed account. This contract has utilized the services of Wellington Management as the investment advisor for each of the separate accounts since November 1989. There are 1-Bond, 1-Money Market, 1-Managed, and 1-Growth accounts. The annual policy fee assessed on the contract anniversary is $25 if the account value is less than $10,000. The mortality and expense assurances are assessed at 1.35% annually. The expense ratio for 1993 for each fund ranged from 0.41 to 0.69%. The company's flexible premium annuity has a periodic declining surrender charge starting at 8% over a five year period. The toll free number is 1-800-999-1030.

IDS Life has three current contracts, a variable and fixed annuity, and two fixed only annuities. The *Flexible Annuity Contract*, available since 1986 is for ORP and TDA deposits. This contract has six variable options and one fixed account. The contract has 1-Bond, 1-Money Market, 1-Growth, 1-Balanced, 1-SmallCapEquity, 1-International account. All investment management is currently handled in-house by IDS Life. There is a $24 annual contract administration charge. The expense and mortality assurances are 1%, the annual expense ratio for the separate accounts ranged from 0.60 to 1.18% in 1993. This contract has a six year rolling surrender charge of 7%, any earnings and payments older than six years have no charges assessed. The toll free number is 1-800-272-4445.

Kemper Investors Life's contract *Advantage III* is a combination fixed and variable annuity. This contract available since 1982 has two fixed accounts, and six variable: 1-Money Market, 1-Equity, 2-Bond, 1-Balanced, 1-International. The *Fixed II* account acts like a one year CD and the *Fixed I* is very similar to the Money Market Account. This company uses in-house fund managers. The separate account portion of the contract has a $25 annual administration charge. The mortality and expense assurances are assessed at 1% annually. There is also a 0.3% administrative cost assessed annually and the separate account's expenses ranged from 0.56 to 0.92% in 1993. This contract has a six year declining rolling surrender charge starting at 6%, declining by 1% each year to 0% in year 7. The toll free number is 1-800-621-5001.

Lincoln National Life Insurance offers two products, a variable annuity and a fixed only contract. The Multi-Fund is the combination fixed and variable option account. This contract offers 11 investment vehicles and a fixed account. The selection includes: 1-Money Market, 1-Bond, 5-Growth, 2-Balanced, 1-Small Cap Growth, 1-International. This contract uses in-house and outside money management. The money managers include Putnam, Fidelity, Vantage, Clay Finlay, Janus and Lynch and Mayer. The annual policy fee is waived for ORP accounts and is assessed at $25 for TDA. The TDA fixed side is credited with interest that is 0.35 points less than the ORP account. The mortality and expense assurances are 1% and the expense ratio range for 1993 was 0.38 to 1.24%. This contract has two level surrender charges: 8% for the first five years and 4% for the next five years. This charge reduces to 0% at the end of year 10. The toll free number is 1-800-348-1212.

Massachusetts Mutual Life Insurance has a combination variable and fixed account available for TDA and vested ORP participants called *Flex-V Annuity*. Currently, this product offers five investment choices including: 1-Fixed, 1-Money Market, 1-Bond, 1-Balanced, and 1-Growth account. This annuity currently uses internal or in-house money managers. This contract has a $35 annual administrative charge. The total separate account charges were 1.3% inclusive of mortality and expense assurances for 1993. This contract has a nine year declining rolling surrender charge starting at 8% ending at 0% in year 10. The toll free number is 1-800-262-2216.

Metropolitan Life Insurance Company has a combination fixed and variable account annuity. The *Preference Plus* account has been available since July 1990 for faculty members. There are seven separate accounts and one fixed option. The contract has 1-Bond, 3-Growth, 2-Balanced, 1-International accounts. All underlying portfolios are managed by MetLife (or Affiliates) with one exception: Calvert Socially Responsible is managed through the AcadiaCapital Corporation. There is a no annual account administration fee if a deposit is made every year or the account value is $10,000 or more, otherwise the $20 annual account administration will apply. The expense and mortality assurances total 1.25%. The average expense ratio for the separate account for 1993 ranged from 0.28 to 1.14%. This contract has a rolling eight year declining deferred sales charge starting at 7%. The toll free number is 1-800-926-8320.

MFS Life/Sun Life has a product called *Compass 3*, a variable annuity offering seven variable accounts and a general fixed account. The variable investment options include: 1-Money Market, 3-Bond, 1-Growth, and 2-Balanced. All money management is by internal fund managers. This contract has a $30 annual contract charge, and the mortality and expense charge is assessed at 1.4%. The expense ratio for 1993 for the separate accounts ranged from 0.50 to 0.75%. This contract has a rolling seven year surrender charge starting at 6%. The toll free number is: 1-800-343-2829.

Table 11 — Mutual Fund Specialty Accounts
Metal Funds or Non-Diversified

Firm	Fund Name	1993	1992	1991	1990	1989	Exp. R.	Mgmt	T %	Frt Load	12-b-1
Fidelity Investments	Air Transportation	30.89	6.57	37.06	(18.18)	26.33	2.31	0.63	171	—	—
Fidelity Investments	American Gold	78.68	(3.09)	(6.14)	(17.20)	22.04	1.49	0.63	39	—	—
Fidelity Investments	Automotive	35.38	41.61	37.33	(6.72)	4.10	1.68	0.63	64	—	—
Fidelity Investments	Biotechnology	0.70	(10.34)	99.05	44.35	43.93	1.61	0.63	51	—	—
Fidelity Investments	Brokerage & Investment	49.33	5.12	82.26	(16.18)	14.06	1.77	0.63	295	—	—
Fidelity Investments	Chemicals	12.76	8.90	38.66	(4.13)	17.31	1.93	0.63	81	—	—
Fidelity Investments	Computers	28.87	21.96	30.75	18.41	6.84	1.89	0.63	145	—	—
Fidelity Investments	Construction & Housing	33.61	18.71	41.31	(9.64)	16.60	1.66	0.63	35	—	—
Fidelity Investments	Consumer Products	24.67	8.56	38.53	Jun-90	—	2.48	0.63	169	—	—
Fidelity Investments	Defense & Aerospace	28.86	0.00	26.93	(4.58)	8.81	2.53	0.63	324	—	—
Fidelity Investments	Dev Communications	31.77	17.21	61.39	Jun-90	—	1.56	0.63	280	—	—
Fidelity Investments	Electronics	32.08	27.44	35.29	5.81	15.67	1.67	0.63	163	—	—
Fidelity Investments	Energy	19.15	(2.39)	0.04	(4.49)	42.83	1.66	0.63	157	—	—
Fidelity Investments	Energy Service	20.96	3.43	(23.48)	1.75	59.44	1.65	0.63	137	—	—
Fidelity Investments	Environmental Services	(0.62)	(1.37)	7.66	(2.48)	Jun-89	2.03	0.63	191	—	—
Fidelity Investments	Financial Services	17.55	42.82	61.63	(24.33)	19.34	1.63	0.63	93	—	—
Fidelity Investments	Food & Agriculture	8.82	6.03	34.09	9.33	38.87	1.64	0.63	96	—	—
Fidelity Investments	Health Care	2.42	(17.43)	83.69	24.32	42.49	1.55	0.63	213	—	—
Fidelity Investments	Home Finance	27.29	57.85	64.61	(15.08)	9.33	1.58	0.63	95	—	—
Fidelity Investments	Industrial Equipment	43.33	11.34	26.84	(15.51)	17.95	1.68	0.63	95	—	—
Fidelity Investments	Industrial Materials	21.38	12.37	35.81	(17.17)	4.45	2.08	0.63	185	—	—
Fidelity Investments	Insurance	8.18	22.50	36.68	(9.81)	37.83	1.93	0.63	101	—	—
Fidelity Investments	Leisure	39.55	16.23	32.94	(22.29)	31.21	1.53	0.63	170	—	—
Fidelity Investments	Medical Delivery	5.52	(13.19)	77.83	16.26	58.02	1.79	0.63	164	—	—
Fidelity Investments	Multimedia	38.02	21.50	37.85	(26.21)	32.54	1.63	0.63	340	—	—
Fidelity Investments	Paper & Forest Products	18.55	12.05	34.77	(15.11)	4.08	2.07	0.63	176	—	—
Fidelity Investments	Precious Metals & Mins	111.62	(21.87)	1.54	(21.07)	32.16	1.55	0.63	73	—	—
Fidelity Investments	Real Estate	12.51	19.51	39.19	(8.70)	13.77	1.13	0.63	110	—	—
Fidelity Investments	Regional Banks	11.17	48.52	65.79	(20.67)	26.65	1.60	0.63	74	—	—
Fidelity Investments	Retailing	13.03	22.08	68.13	(5.03)	29.53	1.83	0.63	154	—	—
Fidelity Investments	Software & Comp Svs	32.73	35.54	45.84	0.86	12.05	1.57	0.63	376	—	—
Fidelity Investments	Technology	28.65	8.72	58.97	10.50	16.99	1.54	0.63	213	—	—
Fidelity Investments	Telecommunications	29.72	15.32	30.85	(16.40)	50.88	1.53	0.63	241	—	—
Fidelity Investments	Transportation	29.32	23.79	54.14	(21.59)	28.49	2.39	0.63	115	—	—
Fidelity Investments	Utilities	12.54	10.59	21.03	0.55	39.02	1.35	0.63	61	—	—
IDS	Precious Metals	80.80	(8.79)	(3.69)	(23.66)	17.80	1.64	0.92	19	5.00	0.19
Keystone	Precious Metals	101.89	(13.58)	8.22	(26.29)	24.56	2.70	0.72	58	na	1.01
Pioneer	Gold Shares	70.77	(8.06)	(5.51)	Jul-90	—	1.75	0.65	6	5.75	0.15
Scudder	Gold Fund	59.35	(1.93)	(6.93)	(16.67)	10.67	2.17	1.00	59	—	—
United Investors	Gold & Gov't Securities	75.76	(13.17)	1.48	(21.59)	18.43	1.66	0.72	82	5.75	*
United Investors	Science & Technology	8.33	(4.02)	58.54	(3.64)	27.37	0.88	0.62	81	5.75	*
USAA	Cornerstone	23.73	6.35	16.23	(9.20)	21.94	1.18	0.75	45	—	—
USAA	Gold	58.34	(7.95)	(4.45)	(26.51)	18.03	1.41	0.75	81	—	—

Footnotes: * — Denotes 12-b-1 fees apply. **Exp. R.** — expense ratio for each fund for fiscal year 1993. **Mgmt.** — the cost associated with the investment advisor, which is included in the expense ratio. **T%** — the turnover ratio which denotes the number of times the shares change in the portfolio annually. **Frt. Load** — the sales charge associated with the fund. **12-b-1** — an ongoing expense for the fund.

Table 12 — Variable Annuity Money Market Accounts

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Aetna Life Insurance	G-CDA-HF	Variable Encore	1.92	2.39	5.21	7.08	8.02	0.31
Allmerica Financial/SMA Life	ExecAnnuity Plus	Money Market	1.55	2.29	Aug-91	—	—	0.44
American United Life	TDA Multiple Fund	American Money Market	1.08	1.75	4.37	Apr 90	—	0.85
Connecticut Mutual Life	Panorama	Money Market	1.83	2.47	4.82	7.04	8.02	0.68
CREF	RA,SRA,GSRA	Money Market Account	3.07	3.71	6.25	8.25	9.36	0.05
Fortis Financial Group	Opportunity	Money Market Series	1.39	1.97	4.50	6.42	7.96	0.44
Great American Reserve	MaxiFlex	Money Market	1.79	2.51	4.88	7.22	8.08	0.44
Great West Life	FutureFunds	Money Market	1.57	2.21	4.57	6.40	7.83	0.46
Horace Mann Life	Annuity Altern	Short-term Fund	2.53	3.30	5.93	7.89	Nov-89	0.61
IDS Life	Flexible Annuity	Moneyshare	1.65	2.24	4.78	6.92	8.00	0.59
Kemper Investors Life	Advantage III	Money Market	1.55	2.11	4.34	6.73	7.69	0.56
Lincoln National Life	Multi-Fund	Money Market	1.72	2.42	4.68	6.94	8.01	0.50
Massachussetts Mutual Life	Flex-V Annuity	Money Market Fund	1.43	2.15	4.67	6.79	7.84	0.53
MFS/Sun Life	Compass 3	Money Market	1.22	1.92	4.39	6.44	7.55	0.50
MONY	Keynotes	Money Market	2.36	3.24	5.76	8.04	8.72	0.10
Mutual of America Life	TDA-3300	Money Market Fund	1.00	1.70	4.10	6.50	7.30	0.26
Nationwide Life	Best of America IV	Money Market Fund	1.42	2.06	4.45	6.66	7.66	0.52
North American Security Life	Venture	Money Market/Wellington	2.69	3.36	5.71	7.76	8.56	0.60
Prudential	Medley	Money Market	2.43	3.20	5.63	7.61	8.83	0.25
SAFECO Life	Resource B	Money Market Portfolio	1.36	2.00	4.37	6.58	7.61	0.65
Security Benefit Life	Variflex	Money Market	1.40	2.00	4.40	6.60	7.70	0.61
The Equitable Life Assurance	EQUI-VEST	Money Market	1.59	2.19	4.70	6.82	7.72	0.43
The New England	Zenith Accumulator	Money Market	1.41	2.22	4.60	6.50	7.55	0.38
Travelers Insurance Company	Universal Annuity	Money Market Account	1.70	2.30	4.70	6.90	8.00	0.32
Union Central Life	Variable Annuity	Money Market Scudder	1.06	na	na	na	na	0.66
United Investors	Advantage II	Money Market	1.71	2.29	4.63	6.81	7.90	0.65

Footnote: **Exp. R.** — expense ratio for each fund for fiscal year 1993

MONY's contracts are offered through Diversified Investment Advisors. This company has three contracts: a variable only contract and two fixed only contracts called the fixed fund, and government fixed fund. The variable only annuity contract is called *Keynote*. This product offers seven variable choices including: 1-Money Market, 2-Bond, 2-Balanced, and 2-Growth Funds. The mortality and expense assurances are assessed against the *Keynote* account at 0.90%. The expense ratio for 1993 ranged from 0.10 to 0.81%. The variable contract utilizes MONY fund managers and external fund managers. There are no withdrawal charges assessed against this contract. The toll free number is: 1-800-666-9100.

Mutual of America Life offers a group combination fixed and variable product called *TDA 3300*. This product has been available since 1974 and uses both internal and external investment advisors. The external investment advisors include Calvert, Twentieth Century, and Scudder. This contract offers one fixed option and 13 variable options including: 1-Money Market, 4-Bond, 4-Growth, 2-Balanced, 1-Small Cap Growth, and 1-International. The expense ratio for 1993 for the separate accounts ranged from 0.26 to 1.2%. The annual contract charge is $24 and the mortality and expense assurances are 0.5%. Of these funds, nine have been included in the account breakout portion of the survey. This contract does not have a front load or a contingent deferred sales charge. The toll free number is: 1-800-468-3785.

Nationwide Life Insurance product, available since 1982, is called the *Best of America IV*. This is a combination fixed and variable account that offers one fixed option and 22 variable options. The variable choices include: 1-Money Market, 5-Bond, 8-Growth, 4-Balanced, 1-Small Cap Growth, 2-International Equity, 1-Gold and Natural Resources. This contract offers both internal and external investment advisors. The selection of external investment advisory services include Dreyfus, Fidelity, Neuberger & Berman, Oppenheimer, Strong, Twentieth Century, and Van Eck. There is a $12 annual contract administration charge and the expense ratio for 1993 ranged from 0.40 to 1.61% for the separate accounts. The mortality and expense risk assurances are deducted at an annual rate of 1.25%. This contract has a 7% declining rolling surrender charge over a seven year period. The toll free number is: 1-800-848-6331.

The New England has a fixed and variable account called the *Zenith Accumulator*. The contract, available since 1988, has nine variable options including: 1-Money Market, 1-Bond, 4-Growth, 1-Managed, 1-Small Cap Growth, and 1-International portfolio. The company uses Fidelity as an external fund manager for two of the portfolios offered in this product. All other accounts are managed by in-house managers. The annual policy fee is $30 and the mortality and risk assurances are assessed at 0.95%. There is also an administration and management fee of 0.40%. The expense ratio ranged from 0.34 to 1.50% for the separate accounts in 1993. This policy has a ten contract year declining surrender charge starting at 6.5%. The toll free number is: 1-800-777-5897.

New York Life Insurance is offering a new product for TDA only, called NYVA. Introduced in 1993, this product offers seven investment options and one fixed account. The investment options include: 1-Money Market, 2-Bond, 3-Growth, 1-Balanced. All management is provided by internal money managers. The policy fee is the lesser of $30 or 2%, which is waived when the account value is equal to or greater than $10,000. The mortality and expense assurances are assessed at 1.20% and the expense ratio ranged from 0.25 to 0.36% in 1993. The contract has a nine year surrender charge starting at 7% for years 1-3, then declining by 1% per year. The toll free number is: 1-800-598-2019.

North American Security Life has two variable annuities. *Venture*, available since 1987, has 13 variable options and three fixed options. They include: 1-Money Market, 4-Bond, 1-General Stock, 4-Growth Stock, 3-Asset Management. The fixed portfolio's minimum guaranteed rate is 4%. The 12/31/93 rate for the one and three year fixed was 4% and the six year fixed was 4.5%. This company utilizes outside fund managers for all of the 13 variable accounts. The fund managers are Fidelity Management Trust, Solomon Brothers Asset Management, Goldman Sachs Asset Management, Wellington Management Co., Roger Engemann Management Co., and Oechsle International Advisors. There is a $30 annual contract administration charge. The expense and mortality assurances are 1.4% and the annual expense ratio for the separate accounts ranged from 0.60 to 1.16% in 1993. There is a stepped-up death benefit on the contract anniversary every six years. This contract has a six year declining rolling surrender charge starting at 6%. *Venture Vision* is also an approved product for ORP & TSA. This account requires an initial deposit of $25,000. It is a duplicate of the *Venture* contract with respect to funds offered. However, this contract offers no fixed accounts, has a three year surrender charge, and stepped up death benefits of 5% every year. The toll free number is: 1-800-334-1029.

The Prudential has a group program called the *Medley Program*. Available since 1982, this program has nine variable choices and a fixed account. The investment choices include: 1-Money Market, 2-Bond, 2-Managed, 3-Growth and 1-International. All money management services are provided internally. This contract charges a $20 annual administrative charge. The mortality and expense charges are assessed as part of the expense ratio. The expense ratio ranged for 1993 between 0.25 to 1.44%. Additionally, each variable sub-account is assessed a 0.75% administration expense. This charge is deducted from the rate of return. The withdrawal charge is a 15 year declining charge starting at 7% for years 1-2, 6% for years 3-5, 4% for years 6-10, 3% for years 11-15 and 0% in year 16 and thereafter. The toll free number is: 1-800-862-3344.

SAFECO Life has two fixed only contracts and a variable only annuity product available for participants. *Resource B* is a variable only annuity contract offering seven variable options. The choices include: 1-Bond, 1-Money Market, 3-Growth, 1-Balanced, and 1-International. The investment advisors for this product include internal fund managers; the external fund manager is Scudder. There is a $30 annual policy fee and the mortality and expense assurances are assessed at 1.25%. The ratio for expenses ranged from 0.65 to 0.74% in 1993. This policy has an eight year contract surrender charge starting at 9%. The toll free number is: 1-800-426-7649.

Security Benefit Life Insurance Company's fixed and variable annuity is called *Variflex*. The account has been available since 1984 to facility members. This contract currently offers seven variable options and one fixed account. The contract choices include: 1-Bond, 1-Money Market, 2-Growth, 1-Small Cap Equity, 1-Balanced and 1-Worldwide account. All investment management is currently handled in-house by Security Benefit. There is a $30 annual contract administration charge. The expense and mortality assurances are 1.2% and the average annual expense ratio for the separate accounts ranged from 0.61 to 1.42% in 1993. This contract has a non-rolling eight year declining deferred sales charge starting at 8%. The toll free number is: 1-800-888-2461.

Security First Life has two products, a combination variable annuity and a fixed only product. Marketed through the Holden Group, these products have been available since 1989. The *SFL228* is a combination variable and fixed vehicle. This product has six variable account options including: 1-Money Market, 1-Bond, 2-Balanced, and 2-Growth accounts. The contract uses external fund managers exclusively. The investment advisors are Fidelity Investments and Security First. The *Fidelity VIP* funds were first offered in April of 1993. The annual contract administration charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 annually. Mortality and expense assurances are assessed at 1.35% annually and the expense ratio range was 0.24 to 1.50% for 1993. The surrender charge assessed is a five year declining rolling charge which starts at 7%, declines by 1%, and ends in year five. After nine contract years monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a variable annuity and a fixed annuity), two services and one universal life product. *Travelers Universal Annuity*, available since 1983, offers 23 variable options and a fixed option. The choices among variable accounts include: 1-Money Market, 8-Bond, 7-Growth, 2-Balanced, 1-Small Cap Growth, 3-International and 1-Utility portfolio. Of these accounts, 15 have performance history of at least one complete year and this performance is found in the following tables. There are eight new portfolios which are not quoted. This contract utilizes both in-house investment advisory services and external advisory services. The investment advisors who work with this contract include: Dreyfus Corp., Fidelity Variable Insurance Product Fund I & II, Travelers Asset Management International Corp., Templeton Variable Product Series Fund, Travelers Investment Management Co., American Odyssey, and Smith Barney Asset Management. This contract has a $30 contract administration charge. There is a 1.25% per annum mortality and expense risk fee. The separate account expense ratio ranged from 0.32 to 1.25% for 1993. This contract has a level 5% rolling surrender charge assessed on each payment withdrawn within five years of deposit. The toll free number is: 1-800-842-0125.

Union Central Life Insurance has two products available: a combination variable and fixed annuity and a fixed only annuity. *The Variable Annuity* (VA) is a combination variable and fixed contract that has been available since 1985. There are six variable investment choices including: 1-Money Market, 1-Bond, 2-Growth, 1-Managed, and 1-International. The external investment advisor is Scudder and the internal advisor is Carillon. The mortality and expense assurances are assessed at 1.2% annually. There is also an administration charge of 0.25%, and a $30 annual contract administration fee. The contract allows for six free transfers per year, $10 per additional transfer. The expense ratio range for 1993 was 0.60 to 1.2% annually. The surrender charge is an eight year

Table 13 — Variable Annuity Bond Accounts

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Aetna Life Insurance	G-CDA-HF	Income Shares	8.31	6.11	17.94	7.77	13.17	0.31
Aetna Life Insurance	G-CDA-HF	Govt Sec. Trust/Franklin	6.33	6.03	14.50	9.10	May-89	0.83
Allmerica Financial/SMA Life	ExecAnnuity Plus	Government Bond	5.87	3.61	Aug-91	—	—	0.68
Allmerica Financial/SMA Life	ExecAnnuity Plus	Investment Grade Income	9.19	6.74	Aug-91	—	—	0.59
Allmerica Financial/SMA Life	ExecAnnuity Plus	High Income/Fidelity	19.03	21.09	Aug-91	—	—	0.67
American United Life	TDA Multiple Fund	American Bond	9.32	5.88	14.92	Apr-90	—	0.79
Connecticut Mutual Life	Panorama	Income	11.18	6.22	17.30	4.97	12.90	0.77
CREF	RA,SRA,GSRA	Bond Market Account	11.37	7.12	Mar-90	—	—	0.06
Fidelity Standard Life	FSL224	Bond/Security First	8.21	5.14	13.37	3.11	9.53	1.50
Fortis Financial Group	Opportunity	Government Securities Series	7.98	4.70	12.85	6.45	May-89	0.52
Fortis Financial Group	Opportunity	Diversified Income Series	11.25	5.64	13.11	7.40	10.81	0.57
Great American Reserve	MaxiFlex	Bond	12.12	8.70	19.57	5.66	14.09	0.44
Great-West Life	FutureFunds	Bond	7.22	4.92	13.29	6.88	11.74	0.60
Great-West Life	FutureFunds	Government Securities	8.01	7.59	12.92	8.34	11.70	0.60
Horace Mann Life	Annuity Altern	Income Fund	8.07	7.20	14.93	7.58	Nov-89	0.41
IDS Life	Flexible Annuity	Special Income	14.77	8.32	16.41	3.22	8.00	0.68
Kemper Investors Life	Advantage III	Government Securities	5.11	4.54	13.58	8.29	11.78	0.60
Kemper Investors Life	Advantage III	High Yield	18.46	16.24	49.64	(16.59)	(2.61)	0.63
Lincoln National Life	Multi Fund	Bond	11.25	6.84	16.21	5.63	12.07	0.50
Massachussetts Mutual Life	Flex V Annuity	Bond Fund	10.39	5.94	15.21	7.05	11.43	0.55
Metropolitan Life	Preference Plus	Income Division	9.94	5.61	15.94	Jul-90	—	0.32
MFS/Sun Life	Compass-3	Government Securities	7.45	5.57	14.55	7.50	11.58	0.53
MFS/Sun Life	Compass-3	World Governments	16.88	(1.10)	12.12	14.24	6.81	0.75
MFS/Sun Life	Compass-3	High Yield	18.46	13.71	46.84	(14.47)	(2.49)	0.75
MONY	Keynotes	Intermediate Gov't Bond	7.28	6.57	May-91	—	—	0.51
MONY	Keynotes	Gov't/Corporate Bond	13.34	8.26	17.28	5.95	17.06	0.58
Mutual of America Life	TDA 3300	Bond Fund	11.10	6.70	13.70	3.20	10.70	0.50
Mutual of America Life	TDA 3300	Bond Portfolio/Scudder	10.30	5.10	15.60	6.10	9.70	0.61
Nationwide Life	Best of America IV	High Income Portfolio/Fidelity	18.95	21.45	33.52	(3.64)	(5.49)	0.64
Nationwide Life	Best of America IV	Government Bond Fund	8.09	6.46	15.19	8.07	12.50	0.52
Nationwide Life	Best of America IV	Limited Maturity/Neuberger Berman	5.24	3.81	9.90	6.91	9.34	0.64
Nationwide Life	Best of America IV	Bond Fund/Oppenheimer	11.57	5.11	16.10	6.51	11.86	0.46
Nationwide Life	Best of America IV	Global Bond/Van Eck	6.38	(6.53)	16.89	9.82	Jan-89	1.01
North American Security Life	Venture	Invest Quality Bond/Wellington	10.01	7.21	Apr-91	—	—	0.80
North American Security Life	Venture	Global Gov't Bond/Oechsle Int'l	18.99	2.27	15.86	13.49	4.49	1.05
North American Security Life	Venture	U.S. Government Bond/Salomon	7.64	6.19	14.01	8.63	6.91	0.76
Prudential	Medley	Bond	9.31	6.39	15.57	7.53	12.54	0.46
Prudential	Medley	Government	11.72	5.06	15.15	5.55	May-89	0.46
SAFECO Life	Resource B	Bond Portfolio	9.21	5.49	12.57	5.23	9.91	0.74
Security Benefit Life	Variflex	High Grade	11.30	6.20	15.60	5.40	10.50	0.86
Security First Life	SFL228	Bond/Security First	8.21	5.14	13.37	3.11	9.53	1.50
The New England	Zenith Accumulator	Bond Income	10.97	6.59	16.21	6.50	10.66	0.43
Travelers Insurance Company	Universal Annuity	Quality Bond Account	8.10	6.70	13.20	7.30	9.70	0.32
Travelers Insurance Company	Universal Annuity	High Yield Bond Trust	12.58	11.70	24.60	(9.90)	0.10	1.25
Travelers Insurance Company	Universal Annuity	U.S. Government Securities	8.14	Jan-92	—	—	—	0.77
Travelers Insurance Company	Universal Annuity	High Income/Fidelity	19.01	Jan-92	—	—	—	0.64
Travelers Insurance Company	Universal Annuity	Global Bond/Templeton	10.08	Jan-92	—	—	—	0.83
Union Central Life	Variable Annuity	Bond/Carillon	10.33	na	na	na	na	0.66
United Investors	Advantage II	Bond	11.38	6.75	15.15	5.84	10.85	0.64
United Investors	Advantage II	High Income	16.81	14.71	32.93	(8.10)	(5.04)	0.77

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1993

declining charge based upon contract years. The charge starts at 7% for years 1-2, then the charge declines by 1% per year in years 3-7 to 0% in the eighth year. The toll free number is: 1-800-388-8802.

United Investors, marketed by Waddell and Reed, has two products: a variable only contract called *Advantage II* and a fixed product. This contract has five investment choices including: 1-Money Market, 2-Bond, 1-Balanced, and 1-Growth. All money management services are provided by Waddell and Reed Investment Management Company. The annual account fee is a maximum of $50. However, this is reduced to $25 at institutions with at least ten participants in this product. The expense ratio ranged from 0.65 to 0.85% and the mortality and expense risk was assessed at 0.90% for 1993. This contract has a rolling and declining surrender charge starting at 8% over a seven year period. This charge is reduced by 1% each year to 0% in the eighth year following receipt of payment. As of April, 1994, the company has added four new portfolios. The toll free number is: 1-800-880-3941.

UNUM Life has two products, a variable and fixed annuity and a fixed only annuity. The combination account is called *Variable Annuity III* and has been available since 1992. There is one fixed option and nine variable options of which four are newly added funds that do not have a complete year of performance data. The choices of variable options include: 4-Balanced, 3-Growth, 1-Small Cap Growth, and 1-International. This contract uses external fund managers for all variable options. The selection of investment advisors include: Fidelity, Calvert, Twentieth Century, Dreyfus, and T. Rowe Price. The annual administration charge is $25, and the mortality and expense assurances are 1.2%. The expense ratio range for 1993 was 0.25 to 1.05%. This product has a no surrender charge. The contract can only be moved over a five year payout option unless the contract is considered "vested through termination." The toll free number is: 1-800-341-0441.

Additional Options

Delta Life & Annuity has a custodial trust account through Resources Trust called *Total Dimension*. This account places periodic payments or monthly deposits into any of the Flexible Annuities offered through Delta. Additionally, any mutual fund family or families can be chosen as a variable option. There is no restriction on type of shares offered—A-shares (front load), B-shares (contingent deferred sales charge), or C- & D-shares (no load, 1% for one year) can be utilized. There are no expense or mortality assurance charges. The annual custodian administration fee is $35. The mutual fund holding fees are as follows: first fund free, 2-seven funds $10 per fund, with a maximum fund holding charge of $70 annually. There are no transaction charges. The custodial account termination fee is $50. The cost to transfer a fund to another custodian is $10. This custodial agreement allows loans for TDA accounts. The loans are subject to a $50 processing fee. The interest charged and credited is the prime interest rate, resulting in a wash loan. The toll free number is: 1-800-669-9609.

IDS offers an asset allocation analysis for a flat fee of $250. The toll free number is: 1-800-272-4445.

Lincoln Investment Planning is a market timing service with 15 years of experience that can be added to most mutual funds and some variable annuity contracts. The fee for this service is 2% for ORP clients with investments less than $100,000. The fee reduces to 1.8% for accounts valued at $100,000 to $500,000, and as the account value increases, the advisory fees continue to decrease. The toll free number is: 1-800-683-5463.

Lifetime Asset Management (LAMP) uses the SEI institutional and has eleven different asset allocation models that were developed by Wellington Management Company. The questionnaire will direct the investor to the most suitable of the 11 options. The fee for this service is based upon asset size and is a maximum of 2%. The toll free number is: 1-800-342-5734.

Matrix Asset Allocation is a fee service that utilizes the 1990 Nobel Prize winning theory in economics for money management. This service, through a questionnaire, can determine a person's risk tolerance level (maximum return for the investor's personal acceptable risk level). The models use the DFA funds (no load institutional index funds). The theory places funds together by asset class selection which are of "low-correlation." There are optimal target levels of a position an investor should hold. Automatic trades are placed when the percentages are off target by more than 5%. The fee is based upon size of assets under management and is capped at 2%. The toll free number is: 1-800-765-0413.

QUADS Trust Company offers a Custodial Trust Account. This is a self-directed account in which A-share (front load), C- & D-share (no load, 1% for one year) or no load funds are utilized. There is a one-time set-up fee of $25. The current annual administrative fee charged to each account is 1%, with a minimum of $4 per month with a maximum cap of $1,000 annually. There is no charge for transfers within the same fund family, however, transfers between funds of different families are assessed a $15 transaction charge. The administrative fee schedule is in the process of being modified to a flat $75 annually, with an optional investment advisory fee for those participants selecting no load funds. There is a charge of $15 for a partial transfer and a $25 charge for terminating the account. The custodian offers a loan provision on TDA accounts. There is a loan origination fee of $25 and a $4 per month processing fee. The interest rate charged and credited to the participant's account is calculated on a market-competitive interest rate tied to prime. The toll free number is: 1-800-888-3520.

SELECTOR is an advisory service that utilizes technical analysis and trend following to place a client's investment in the top performing funds. The fee for this service is based upon asset size and is capped at 2%. The toll free number is: 1-402-467-2633.

Texas Retirement Trust has a custodial account which buys mutual funds in a pooled arrangement (accounts established on a group rather than an individual basis). Currently, participants are invested in over 80 selections of mutual funds. The participants select from either A-share (front load funds) or no load funds. By pooling, the participants can purchase the A-shares without the load and transfer between the funds free of charge. Certain A-shares may have a 12-b-1 fee. This charge can be as high as 0.30% depending on the fund. The annual administration charge is $32, and a 1% custodial fee on assets. This fee is assessed only on the mutual fund assets and is paid over a 12 month period. The plan termination fee is $50 in year 1 and $25 thereafter. The custodian has a loan provision for

Table 14 — Variable Annuity Stock Accounts
Equity-Income, Income, or Growth

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Aetna Life Insurance	G-CDA-HI	Growth/Twentieth Century	12.88	Sep-92	—	—	—	1.00
Aetna Life Insurance	G-CDA-HI	Variable Fund	5.41	5.37	24.82	2.01	27.46	0.29
Aetna Life Insurance	G-CDA-HF	Growth/Neuberger & Berman	8.13	8.11	28.07	(9.32)	May-89	0.81
Allmerica Financial/SMA Life	ExecAnnuity Plus	Select Growth	(0.45)	Aug-92	—	—	—	1.19
Allmerica Financial/SMA Life	ExecAnnuity Plus	Growth/Fidelity	18.29	7.23	Aug-91	—	—	0.75
Allmerica Financial/SMA Life	ExecAnnuity Plus	Growth	4.57	6.42	Aug-91	—	—	0.58
Allmerica Financial/SMA Life	ExecAnnuity Plus	Equity Index	7.29	6.40	Aug-91	—	—	0.57
American Fidelity Assurance	VA Fund A	Stock	2.73	6.30	6.60	28.04	27.47	0.33
American United Life	TDA Multiple Fund	American Equity	13.37	8.67	24.02	Apr-90	—	0.84
Connecticut Mutual Life	Panorama	Growth	20.19	11.42	36.38	(8.74)	34.64	0.80
CREF	RA,SRA,GSRA	Stock Account	13.90	6.69	30.09	(5.54)	27.98	0.10
Fortis Financial Group	Opportunity	Growth Stock	7.32	1.55	51.44	(4.40)	36.66	0.69
Great American Reserve	MaxiFlex	Stock	6.79	2.40	42.30	(7.69)	31.40	0.44
Great-West Life	FutureFunds	Growth/Twentieth Century	8.96	(3.92)	40.10	(2.46)	27.10	1.00
Great-West Life	FutureFunds	Growth Fund I/Janus	17.82	14.59	65.81	(1.01)	—	1.10
Great-West Life	FutureFunds	Growth/Fidelity	17.89	7.96	43.71	(12.83)	29.88	0.71
Great-West Life	FutureFunds	Stock Index	8.50	Dec-92	—	—	—	0.60
Horace Mann Life	Annuity Altern	Growth Fund	19.74	9.59	26.50	(5.48)	Nov-89	0.69
IDS Life Life	Flexible Annuity	Capital Resources	2.38	3.05	45.17	(0.37)	25.80	0.67
Kemper Investors Life	Advantage III	Equity	13.16	2.24	57.21	(0.73)	26.57	0.64
Lincoln National Life	Multi-Fund	Growth	12.12	0.84	29.61	(0.05)	19.75	0.38
Massachussetts Mutual Life	Flex-V Annuity	Equity Fund	8.12	9.07	24.01	(1.74)	21.57	0.46
Metropolitan Life	Preference Plus	Aggressive Growth Division	21.09	9.00	64.38	Jul-90	—	0.79
Metropolitan Life	Preference Plus	Stock Index Division	8.21	6.11	28.11	Jul-90	—	0.32
Metropolitan Life	Preference Plus	Growth Division	12.98	10.25	31.48	Jul-90	—	0.28
MFS/Sun Life	Compass 3	Capital Appreciation	12.30	9.77	33.87	(8.88)	40.67	0.72
MONY	Keynotes	Equity Income	13.25	9.75	19.98	(7.03)	22.79	0.46
MONY	Keynotes	Equity Growth	8.85	(1.37)	34.28	(1.76)	30.85	0.53
Mutual of America Life	TDA-3300	Stock Fund	10.10	1.30	22.30	(3.30)	23.80	0.50
Mutual of America Life	TDA-3300	Capital Growth/Scudder	18.60	4.60	37.10	(9.20)	21.10	0.60
Mutual of America Life	TDA-3300	Growth Fund/Twentieth Century	8.40	(2.90)	40.10	(2.90)	27.20	1.00
Nationwide Life	Best of America IV	Stock Index/Dreyfus	7.91	5.72	28.16	(4.75)	Jan-89	0.40
Nationwide Life	Best of America IV	Growth/Fidelity	17.82	7.90	43.63	(12.89)	29.70	0.71
Nationwide Life	Best of America IV	Capital Appreciation	8.19	Jan-92	—	—	—	0.59
Nationwide Life	Best of America IV	Growth/Neuberger Berman	5.40	8.11	28.05	(9.39)	27.79	0.81
Nationwide Life	Best of America IV	Special Find II/Strong	23.54	Jan-92	—	—	—	1.10
Nationwide Life	Best of America IV	Growth/Twentieth Century	8.88	(2.63)	40.04	(2.57)	27.14	1.00
North American Security Life	Venture	Equity/Fidelity	16.31	7.93	17.94	(11.79)	27.70	0.95
North American Security Life	Venture	Pasadena Growth/Engemann	(3.80)	Dec-92	—	—	—	0.98
Prudential	Medley	Capital Growth	21.36	9.31	30.31	3.66	25.37	0.25
Prudential	Medley	Common Stock	20.96	13.32	25.07	7.15	30.44	0.53
Prudential	Medley	Stock Index	8.85	6.33	28.76	6.02	32.18	0.42
SAFECO Life	Resource B	Equity Portfolio	26.33	6.75	25.26	(6.36)	25.51	0.74
Security Benefit Life	Variflex	Growth Series	12.40	9.80	34.50	(10.90)	33.30	0.86
The Equitable Life Assurance	EQUI-VEST	Common Stock	23.11	1.82	35.80	(9.27)	24.07	0.38
The New England	Zenith Accumulator	Equity-Income/Fidelity	16.53	15.10	29.40	(17.67)	17.67	1.50
The New England	Zenith Accumulator	Stock Index	8.06	5.65	28.41	(7.26)	31.38	0.34
The New England	Zenith Accumulator	Capital Growth	13.39	(7.35)	51.86	(5.40)	29.77	0.68
Travelers Insurance Company	Universal Annuity	Growth & Income Stock Account	7.60	0.90	27.70	(4.70)	26.40	0.45
Travelers Insurance Company	Universal Annuity	Capital Appreciation	13.64	16.20	33.40	(7.10)	14.00	0.96
Travelers Insurance Company	Universal Annuity	Stock Index/Dreyfus	7.97	Jan-92	—	—	—	0.40
Travelers Insurance Company	Universal Annuity	Growth/Fidelity	17.88	Jan-92	—	—	—	0.71
Union Central Life	Variable Annuity	Equity/Carillon	12.47	na	na	na	na	0.70
Union Central Life	Variable Annuity	Capital Growth/Scudder	19.14	na	na	na	na	0.60
United Investors	Advantage II	Growth	12.99	19.77	34.91	6.2	26.48	0.80
UNUM Life	Variable Annuity III	Growth I/Fidelity	17.94	8.00	May-91	—	—	0.71
UNUM Life	Variable Annuity III	Growth II/Twentieth Century	8.13	(2.52)	May-91	—	—	1.00

Footnote **Exp. R.** – expense ratio for each fund for fiscal year 1993

TDA accounts. The interest rate charged is 2%. Additionally, the custodian offers investment advisory services for fees ranging up to an additional 1% of assets. The toll free number is 1-800-275-7569.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a variable annuity and a fixed annuity), two services and one universal life product. The toll free number is 1-800-842-0125.

1. *In-Time Investing* is an optional investment advisory service utilizing the Universal Annuity. Available since 1984, the three program options are U.S. Government Securities, a Growth Stock and an Aggressive Stock strategy. Each seeks to capture gains in a rising market and avoid losses by moving to a Money Market account when market signals indicate. Costs associated with this service include all costs associated with the Universal Annuity plus a one time entry fee of $30, an asset charge of 1.25% per year, and management fees of 0.5% for the bond and aggressive stock and 0.32% for the growth stock and money market account. The expense ratios for these accounts ranged from 1.57 to 1.75% for 1993.

2. *CHART Program* is a personal asset diversification service which was introduced in May of 1993. The goal of this service is to design an asset class selection around the participant's risk comfort level and to maximize return. This service utilizes the Universal annuity and specifically the American Odyssey's six asset class funds. Costs associated with this service include all costs associated with the Universal Annuity plus a one-time entry fee of $30 and a maximum 1.5% advisory fee which was discounted to Copeland clients by 0.25%. There are also break points for the advisory service dependent upon account size.

3. *Transamerica Co*Plan 2000* is a universal life insurance contract available for TDA only. This is a two-phase plan which was introduced in September 1993.

Glossary of Terms

Annual Policy Fee–Fee assessed by an insurance company for administrative costs associated with printing the contract and mailing statements and confirmations. This is sometimes called a contract charge.

Banded interest rate–Rate of interest that is attached and credited to each deposit. The rate, when changed, constitutes a new band and the old band will continue to earn the rate through the guarantee period.

Contingent Deferred Sales Charge (CDSC)–Fee assessed from the date of purchase, can be a rolling charge or a non-rolling charge. This is as a back end load.

Current Interest Rate–Rate of interest paid by an insurance company on deposits and accumulations in a fixed account. The current interest rate is usually higher than the minimum guaranteed rate.

Custodian charge–Fee assessed by a mutual fund for administrative costs associated with printing the contract and mailing statements and confirmations.

Dollar Cost Averaging–Systematic purchase of shares at a specified period of time each month. Shares purchased in this manner are typically less expensive over the long term.

Expense Risk–Cost paid by the holder of a variable annuity contract that guarantees all expenses associated with the contract will not increase for the life of that contract.

Investment Advisory Expenses–Fee assessed against a variable account or mutual fund for the cost of administering the fund, such as the investment advisor, overhead costs, research, and other expenses.

Load–Sales charges assessed for buying a product, usually discussed when purchasing certain types of mutual funds.

Minimum Guaranteed Rate–Contractually guaranteed minimum amount or floor interest rate paid on deposits and accumulations in a fixed account by an insurance company.

Mortality Expense–An insurance cost, unique to a variable annuity, that guarantees the greater of deposits or face value of the contract to the heirs at the participant's death.

No-Load–Denotes no front-end charges are assessed upon the purchase.

Non-Rolling Charge–Upon expiration of some specified contract anniversary, penalties will no longer be assessed on any deposit.

Portfolio interest rate–A stated rate of interest paid on a pool of money regardless of when the money is received.

Rolling Charge–Penalty assessed for early withdrawal based upon a contract period calculated for each deposit.

Stepped-up death benefit–An enhanced mortality feature under which an insurance company guarantees to pay the heirs a value greater than deposits.

Surrender Charges–Penalty charge assessed on contributions when the contract owner does not meet his obligations of time in the contract.

TEFRA–Tax Equity & Fiscal Responsibility Act of 1982.

12-b-1 charge–An ongoing expense paid to the investment professional by the investor.

Two-tier interest rates–A contract stating two rates of interest. If annuitized, the rate is A; if a cash option is elected, the rate is B. The A rate is always higher than the B rate.

Withdrawal Charges–Penalty charge assessed on contributions when the contract owner does not meet his obligations of time in the contract.

Table 15 — Variable Annuity Stock–Bond Accounts
Total Return, Balanced, or Managed

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Aetna Life Insurance	G-CDA-HF	Investment Advisors	8.52	5.05	16.88	4.40	Jun-89	0.31
Allmerica Financial/SMA Life	ExecAnnuity Plus	Equity Income/Fidelity	16.54	15.33	Aug-91	—	—	0.65
Allmerica Financial/SMA Life	ExecAnnuity Plus	Select Growth & Income	8.47	Aug-92	—	—	—	1.09
American United Life	TDA Multiple Fund	American Managed	11.58	6.62	15.28	Apr-90	—	0.82
Connecticut Mutual Life	Panorama	Total Return	15.11	9.28	27.71	(0.40)	21.91	0.68
Fidelity Standard Life	FSL224	Growth & Income/Security First	12.74	7.84	25.31	12.18	21.38	0.86
Fortis Finacial Group	Opportunity	Asset Allocation	8.32	5.50	25.93	(0.63)	22.08	0.56
Great-West Life	FutureFunds	Balanced/Twentieth Century	6.37	(8.16)	May-91	—	—	1.00
Great-West Life	FutureFunds	Asset Manager/Fidelity	19.72	10.32	21.04	5.39	Sep-89	0.88
Great-West Life	FutureFunds	Total Return	10.80	4.13	20.52	1.64	18.99	0.60
Horace Mann Life	Annuity Altern.	Balanced Fund	15.46	8.37	21.57	(0.41)	Nov-89	0.66
IDS Life Life	Flexible Annuity	Managed	11.21	6.46	28.15	2.25	24.40	0.67
Kemper Investors Life	Advantage III	Total Return	10.69	0.38	35.74	3.55	22.28	0.59
Lincoln National Life	Multi-Fund	Managed	10.53	2.66	20.66	2.50	15.97	0.45
Lincoln National Life	Multi-Fund	Putnam Master	16.28	5.43	17.43	(0.08)	16.91	1.05
Massachussetts Mutual Life	Flex-V Annuity	Blend Fund	8.30	7.97	22.47	1.12	18.50	0.41
Metropolitan Life	Preference Plus	Diversified Division	11.42	8.09	23.42	Jul-90	—	0.29
MFS/Sun Life	Compass-3	Managed Sectors	3.72	4.88	62.03	(14.37)	48.77	0.75
MFS/Sun Life	Compass-3	Total Return	12.44	9.01	21.22	(1.62)	15.78	0.75
MONY	Keynotes	Balanced	10.07	0.51	20.07	2.20	21.97	0.57
Mutual of America Life	TDA-3300	Composite Fund	15.00	4.10	16.10	1.20	16.90	0.50
Nationwide Life	Best of America IV	Asset Manager/Fidelity	19.48	10.42	20.97	5.43	Jan-89	0.88
Nationwide Life	Best of America IV	Total Return	9.48	6.77	36.69	(9.24)	11.76	0.52
Nationwide Life	Best of America IV	Multiple Strategies/Oppenheimer	14.44	7.58	15.95	(3.19)	14.26	0.48
Nationwide Life	Best of America IV	Balanced/Twentieth Century	6.27	(7.27)	Jan-91	—	—	1.00
North American Security Life	Venture	Aggressive Asset Allocation/Fidelity	10.30	8.24	22.96	(7.27)	Aug-89	0.89
North American Security Life	Venture	Moderate Asset Allocation/Fidelity	10.06	8.30	21.23	(6.23)	Aug-89	0.87
North American Security Life	Venture	Conservative Asset Allocation/Fidelity	8.99	7.36	18.80	(3.84)	Aug-89	0.89
North American Security Life	Venture	Growth & Income/Wellington	9.62	10.23	Apr-91	—	—	0.85
Prudential	Medley	Aggressive Managed	14.71	6.81	24.49	0.52	21.66	0.66
Prudential	Medley	Conservative Managed	11.36	6.15	18.18	3.91	16.75	0.60
Security Benefit Life	Variflex	Income & Growth	8.30	8.00	36.20	(5.60)	26.90	0.86
Security First Life	SFL228	Growth & Income/Security First	12.74	7.84	25.31	12.18	21.38	0.86
The Equitable Life Assurance	EQUI-VEST	Balanced	10.81	(4.15)	40.05	(1.46)	24.60	0.40
The New England	Zenith Accumulator	Managed	8.97	5.05	18.30	0.71	18.61	0.53
Travelers Insurance Company	Universal Annuity	Asset Manager/Fidelity	19.53	Jan-92	—	—	—	0.88
Travelers Insurance Company	Universal Annuity	Managed Asset Trust	8.00	3.80	20.30	1.20	25.60	0.60
Union Central Life	Variable Annuity	Capital/Carillon	11.10	na	na	na	na	0.82
United Investors	Advantage II	Income	16.29	12.78	Jul-91	—	—	0.85
UNUM Life	Variable Annuity III	Asset Manager/Fidelity	19.60	10.53	May-91	—	—	0.88
UNUM Life	Variable Annuity III	Balanced/Twentieth Century	6.38	(7.17)	May-91	—	—	1.00
UNUM Life	Variable Annuity III	Index/Dreyfus	8.02	5.82	28.29	(4.69)	Dec-89	0.37

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1993

Table 16 — Variable Annuity International/Global Accounts

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Aetna Life Insurance	G-CDA-HF	International/Scudder	35.28	Apr-92	—	—	—	1.20
Allmerica Financial/SMA Life	ExecAnnuity Plus	Overseas/Fidelity	35.44	(12.06)	Aug-91	—	—	1.14
Allmerica Financial/SMA Life	ExecAnnuity Plus	International/Delaware	12.91	Sep-92	—	—	—	0.80
CREF	RA, SRA, GSRA	Global Equities Account	35.94	May-92	—	—	—	0.20
Fortis Financial Group	Opportunity	Global Growth	16.34	May-92	—	—	—	1.02
Great-West Life	FutureFunds	International/Templeton	43.77	(2.98)	14.03	(10.94)	27.52	1.50
IDS Life	Flexible Annuity	International Equities	31.48	Jan-92	—	—	—	1.11
Kemper Investors Life	Advantage III	International	31.12	Jan-92	—	—	—	0.92
Lincoln National Life	Multi-Fund	International	37.90	(8.93)	—	—	—	1.24
Metropolitan Life	Preference Plus	International Division	46.01	(11.31)	Jul-91	—	—	1.14
Mutual of America Life	TDA-3300	International Portfolio/Scudder	35.30	(4.80)	9.50	(9.50)	36.30	1.20
Nationwide Life	Best of America IV	Overseas Portfolio/Fidelity	35.45	(11.88)	6.76	(3.03)	24.65	1.03
Nationwide Life	Best of America IV	Global Securities/Oppenheimer	68.11	(8.32)	2.04	Jan-90	—	0.92
North American Security Life	Venture	Global Equity/Oechsle Int'l	32.89	0.72	12.80	(10.43)	23.84	1.16
Prudential	Medley	Global	42.07	(4.14)	9.47	(13.56)	17.94	1.44
Security Benefit Life	Variflex	Worldwide Series	30.10	(3.80)	3.10	—	—	1.42
The New England	Zenith Accumulator	Overseas/Fidelity	35.16	(12.13)	6.28	(2.75)	21.95	1.03
Travelers Insurance Company	Universal Annuity	Global Stock/Templeton	32.33	Jan-92	—	—	—	0.83
Travelers Insurance Company	Universal Annuity	Global Allocator/Templeton	24.55	Jan-92	—	—	—	0.77
Union Central Life	Variable Annuity	International/Scudder	35.85	na	na	na	na	1.20

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1993

Table 17 — Variable Annuity Social Awareness and Gold Specialty Accounts

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Aetna Life Insurance	G-CDA-HF	Natural Resources/Lexington	10.63	65.58	(6.14)	16.02	May-89	2.26
Aetna Life Insurance	G-CDA-HF	Socially Responsible/Calvert	7.38	5.78	14.95	6.30	May-89	0.81
CREF	RA,SRA,GSRA	Social Choice Account	9.42	11.11	Mar-90	—	—	0.09
Lincoln National Life	Multi-Fund	Social Awareness	12.56	2.59	36.22	(5.30)	30.18	0.51
Metropolitan Life	Preference Plus	Socially Responsible/Calvert	6.61	6.28	18.98	Sep-90	—	0.81
MONY	Keynotes	Socially Responsible/Calvert	7.15	7.09	16.06	4.71	19.47	0.85
Mutual of America Life	TDA-3300	Socially Responsible/Calvert	6.00	5.70	May-91	—	—	0.81
Nationwide Life	Best of America IV	Gold & Nat'l Resources/Van Eck	62.70	(5.34)	(4.15)	(15.23)	Oct-89	1.61
Security Benefit Life	Variflex	Social Awareness Series	10.60	15.00	May-91	—	—	0.90
Travelers Insurance Company	Universal Annuity	Social Awareness	6.18	May-92	—	—	—	1.25

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1993

Table 18 — Variable Annuity Aggressive Growth Accounts

Company	Contract Name	Portfolio Name/Advisor	1993	1992	1991	1990	1989	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Aggressive Growth	19.46	Aug-92	—	—	—	1.34
IDS Life	Flexible Annuity	Aggressive Growth	11.94	Jan-92	—	—	—	0.74
Lincoln National Life	Multi-Fund	Special Opportunities	17.42	6.28	41.83	(8.42)	31.90	0.49
Nationwide Life	Best of America IV	Discovery Fund II/Strong	20.44	Jan-92	—	—	—	1.30
Security Benefit Life	Variflex	Emerging Growth Series	12.30	Oct-92	—	—	—	0.91
The Equitable Life Assurance	EQUI-VEST	Aggressive Growth	15.28	(4.37)	84.65	5.76	42.95	0.50

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1993

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THREE-FOURTHS OF ELIGIBLE EMPLOYEES CHOOSE ORP

More than three-fourths of Texas community junior college employees eligible to do so have elected to participate in one of the optional retirement programs (ORP) instead of the state's Teacher Retirement System (TRS). An annual study of participation in the optional retirement programs reveals that during the 1992-93 academic year 8,398 (79 percent) of the 10,612 eligible employees rejected TRS in favor of one of the optional programs. The statistics continue to indicate an overwhelming preference for ORP by new employees.

Under current law, an employee must choose within 90 days of initial employment whether or not to join the Teacher Retirement System. Failure to make a choice is interpreted as a positive decision to enter TRS. Once the election is made—whether by default or otherwise—it is considered irrevocable for the duration of the individual's employment in Texas institutions of higher education. (An exception was permitted during the 1979-80 academic year, when special legislation provided that ORP participants could rejoin TRS on a "one-time-only" basis.)

Current law provides that a total of 13.96 percent of full salary (6.65 percent paid by the employee and 7.31 percent paid by the state) must be paid into an ORP account. The state ORP contribution rate was reduced from 8.5 percent by the Legislature in 1991. The law *does* permit local college districts to "supplement" the state contribution by an additional 1.19 percent, the amount of the reduction, and many have chosen to do so. Present rates of contributions to TRS are 6.4 percent for the member and 7.31 percent for the state. The state's contribution both to TRS and ORP is determined by the Legislature during the biennial appropriations process. The *minimum* state contribution, however, is set by the Texas Constitution at 6 percent.

Choosing a Carrier

Two-year college employees invested in ORP plans with 81 different carriers during Fiscal Year 1993. The Variable Annuity Life Insurance Company (VALIC) was selected by 2,488 participants—almost 30 percent of the total business, with Aetna Life Insurance and Annuity Company holding second place.

Carriers receiving contributions during each of the last ten years and the number of annuitants each year are shown on the table on this page.

Institutions are required to provide "uniform and unbiased information" to new employees to assist in decisions regarding retirement programs. Additionally, institutions are required to notify employees that "selection of ORP in lieu of TRS entails certain responsibilities for the employee, including selection and monitoring of vendors and investments." Finally, ORP participants are to be notified that "the institution has no fiduciary responsibility for the market value of participants' investments or for the financial stability of the vendors chosen by the participants."

Two major dilemmas facing employees who elect to participate in the optional retirement program are the choice of a carrier initially and a determination of when (or whether) to change carriers subsequently. It should be remembered that employees currently participating in optional retirement programs are entitled to transfer from one annuity plan to another without any tax liability. **No ORP participant should feel "locked" into an inferior program.**

With surprising frequency, the TJCTA state office receives inquiries from members who somehow have been led to believe that they cannot "roll over" their ORP accounts. Other members complain that only one or two carriers are allowed to write ORP contracts at their institutions.

ORP participants should be aware of the following regulations promulgated by the Texas Higher Education Coordinating Board—the regulatory body charged by law with the responsibility and power to adopt rules regarding ORP standards and practices:

> *Each institution of higher education must provide a selection of at least four optional retirement program carriers which are qualified and admitted to do business in this state...*
>
> *Each institution shall offer not less than two occasions during the year in which an employee may make a change in his or her optional retirement program carrier... The dates for these occasions will be at the discretion of the institution.*
>
> *The ORP payments shall be forwarded to companies within 10 business days of the legal availability of funds. Where possible, the state share of the payment should be forwarded with the employee share to which it applies. Where that is not possible, the employees' share should be forwarded upon withholding and the state share forwarded upon receipt.*

Individuals who experience problems regarding the preceding three regulations should not hesitate to take action to resolve the difficulties.

ORP benefits may be made available to the participant "only upon death, retirement, or termination of employment in all public institutions of higher education in Texas." No ORP contract may allow for loans or cash surrender or provide for availability of benefits prior to the participant's attainment of age 70½ or termination as an employee in Texas public higher education.

ORP participants should also review their annuity plans regularly. While frequent changes in carriers are not necessarily in the employee's best interests, by the same token it would be foolish for an employee to remain in a program which is clearly inferior. Even seemingly small differences in earning rates are magnified when compounded over a career of 35 or 40 years, and the gross amount involved can become quite significant.

PARTICIPATION IN OPTIONAL RETIREMENT PROGRAMS
Public Community Junior College Employees
1983-1993

	1983-84	*1984-85*	*1985-86*	*1986-87*	*1987-88*	*1988-89*	*1989-90*	*1990-91*	*1991-92*	*1992-93*
Variable Annuity Life Insurance Company	1,843	1,926	1,973	1,933	1,949	2,084	2,204	2,436	2,515	2,488
Aetna Life Insurance and Annuity Company	313	424	413	475	489	647	790	878	982	982
Lincoln National Life Insurance Company	410	473	440	425	488	434	532	552	581	580
Great American Reserve Insurance Company			247	294	297	327	396	409	431	418
Travelers Life Insurance Company	500	595	685	682	583	670	660	527	462	412
Kemper Investors Life Insurance Company	488	599	681	746	683	622	573	517	445	376
USAA Life Insurance Company	256	303	306	362	279	477	495	459	450	371
Metropolitan Life Insurance Company	135	131	118	104	84	61	127	170	191	285
Teachers Insurance and Annuity Association	202	183	168	162	165	161	196	214	241	263
Fidelity Investments			25	42	46	60	95	138	202	217
Pioneer Group					13	36	89	92	151	164
Mutual Life Insurance Company of New York	404	365	335	298	279	254	229	197	168	135
Investors Diversified Service (IDS)			18	40	48	51	56	85	117	130
Unum Life Insurance Company								12	46	114
Security Benefit Life Insurance Company	39	61	73	74	44	94	102	96	106	105
Texas Retirement Trusts							45	78	94	104
Northern Life Insurance Company				18	38	55	81	85	86	102
Jefferson Pilot Life Insurance Company	303	188	173	160	156	131	103	140	134	93
Investors Life Insurance Company of Nebraska							42	49	90	93
Great American Life Insurance Company			11	22	34	42	59	78	60	62
Great West Life Assurance Company	110	112	82	70	88	85	80	72	70	60
Nationwide Life Insurance Company	41	53	57	53	6	18	32	39	46	60
Life Insurance Company of the Southwest						6	17	58	60	57
Jackson National Life Insurance Company						1	8	29	44	56
Delta Life and Annuity			29	48	100	71	67	79	72	52
American Capitol Marketing, Inc.					5	8	32	39	40	48
Waddell & Reed Financial Services						4	15	20	27	39
American Funds Group							5	10	27	39
Qual. Univ. Accumulation & Disb. System						42	14	26	40	37
Vanguard Fiduciary Trust						0	2	18	30	35
Equitable Life Assurance Society	46	37	47	57	61	54	48	44	34	33
Capital Guardian			5	4	3	5	9	15	21	31
Twentieth Century Investors							3	10	18	25
Southwestern Life Insurance Company	550	363	311	226	150	91	60	51	37	23
Merrill Lynch							1	5	15	23
Connecticut Mutual Life Insurance Company	107	102	93	44	30	22	20	18	17	22
Fortis Financial Group										21
National Western Life Insurance Company					8	13	26	22	21	20
Massachusetts Mutual Life Insurance Co.						8	9	11	13	17
Investors Life Ins. Co. of North America			2	1	2	1	26	24	3	16
Franklin Life Insurance Company	7	8	8	8	6	8	10	11	14	13
Safeco Insurance Company	25	28	30	22	22	25	19	27	24	11
General American Life Insurance Company						8	10	13	62	10
Sun Life Assurance Company			11	9	9	10	11	10	8	10
All other carriers (fewer than 10 each)	40	60	51	66	123	224	110	115	112	146
TOTAL PARTICIPANTS (All ORP Programs)	6,662	6,966	7,092	7,067	7,298	7,565	7,970	8,290	8,575	8,398

The Capitol. It stands for freedom and strength in Texas. Westel. It stands for savings and choice in Texas.

TJCTA is proud to announce our newest member benefit. Westel, our state's oldest and finest long distance carrier. With a tradition of service and quality, Westel is prepared to meet your long distance needs at substantial savings over other long distance services.

Significant savings:

Austin to:	AT&T	MCI	SPRINT	WESTEL
Dallas	$1.40	$1.47	$1.40	$ .90
Denver	.97	.96	.90	.78
Chicago	1.02	1.01	1.01	.84
Los Angeles	1.02	1.01	1.01	.84

Above costs based on a 4.2 minute call made during prime calling hours.

Premium Features:

- Six seconds billing increments
- Fiber optic sound quality
- Free calling cards
- No monthly charges
- No installation costs
- No minimums

Risk Free Trial:

- 90 day satisfaction guarantee
- Free line conversion to Westel
- Free return to previous carrier if not fully satisfied with the excellent sound quality and low rates.

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- 10% of your monthly long distance charges will be donated to TJCTA.

A benefit to you! A benefit to TJCTA! You can't lose! Enroll today, and start enjoying Westel's quality, service, and tremendous savings!

For the better choice call

1-800-580-5565

Ask for Westel's TJCTA Association Plan

WESTEL

Long Distance Communications

Founded and incorporated in 1981, Westel is a privately held regional long distance carrier based in Austin, Texas. As a matter of fact, Westel is the oldest Texas based long distance company in Texas. Westel has grown into a company dedicated to providing reliable products and services at substantial savings to many customers throughout Texas and the Southwest.

We work hard at being the best. That is why Westel together with the Texas Junior College Teachers Association created a program which allows you to take advantage of an even greater savings opportunity on your long distance calling.

Not only do *you* save as a member of this program, but Westel will also REBATE 10% OF YOUR BILLED LONG DISTANCE CHARGES BACK TO TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION EACH AND EVERY MONTH IN YOUR BEHALF!

Westel TJCTA Calling Plan Application

☐ **Yes!** I select Westel, Inc. as the primary long distance carrier for the number(s) listed below, and authorize Westel to notify my local telephone company of my choice. I understand that my local telephone company may impose a small, one time fee to change my primary carrier to Westel and, if a copy of that conversion charge is sent to Westel with my first, second, or third month billing, Westel will issue credit for such charge.

Name ____________________

Address ____________________

City ____________________ State __________ Zip __________

Phone Number(s) ____________________

____

Number of Calling Cards requested ____________________

Estimated monthly long distance usage ____________________

Social Security Number ____________________

Employer ____________________

Employer Phone Number ____________________

Signed ____________________ Date __________

If a copy of the local phone company's bill indicating the conversion charge is sent to Westel within 90 days of service, Westel will issue credit for the charge. If within the initial 90 days, I'm not satisfied with the low rates and excellent sound quality, Westel will credit the phone company's fee to convert my phone to my previous carrier. For this credit, I just need to send Westel a copy of the bill indicating this charge.

Mail application to:
Westel, Inc.
P. O. Box 1985
Austin, Texas 78767-1985

Or call Westel's Association Representative at 1-800-580-5565.

THANK YOU FOR SUPPORTING TJCTA BY CHOOSING WESTEL LONG DISTANCE SERVICE.

SCHIEFFER TO ADDRESS 1995 TJCTA CONVENTION

Bob Schieffer, moderator of *Face the Nation*, a CBS News public affairs broadcast, and anchor of the Saturday edition of the *CBS Evening News*, will be the featured speaker at the general session of the 1995 TJCTA convention. The winner of many broadcast news awards, including four Emmys, Mr. Sheiffer has been a principle anchor for CBS News since 1973 when he was named anchor of the *CBS Sunday Night News*. He has anchored the Saturday edition of the *CBS Evening News* since November 1976, the longest tenure for an anchor of a regularly-scheduled network news broadcast. He has covered every presidential campaign and has been a floor reporter at all the presidential nominating conventions since 1972.

Bob Schieffer

A native of Texas, Mr. Schieffer received the Bachelor of Arts degree from Texas Christian University in 1959. He has been an important member of the Washington press corps since he was named CBS News Pentagon correspondent in 1969. He has been chief Washington correspondent since 1982.

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TJCTA CONVENTION

TJCTA members traveling to the 1995 convention by air may take advantage of special fares arranged with Southwest Airlines. Since the convention headquarters hotel, the Loews Anatole, is located in Dallas, Southwest Airlines is the most convenient carrier offering service between the convention site and most Texas cities.

Southwest Airlines offers convention attendees a 10 percent discount on "everyday unrestricted fares" and a 5 percent discount on the lower restricted fares.

To take advantage of the discounts, reservations must be made by calling Southwest Airlines Group Desk at 1-800-433-5368, Mondays through Fridays, between 8:00 a.m. and 5:00 p.m. Callers must provide the special TJCTA identifier code "F20."

Seats at various fares are subject to availability at the time reservations are made, so reservations should be made well in advance of planned travel dates.

The special fares are offered between Feb. 26 and March 8, 1995, and are available for round trip travel between Dallas and any city served by Southwest Airlines.

SECTION CHAIRPERSONS NAMED FOR 1995 CONVENTION

Fifty-four individuals will have primary responsibility for planning and arranging programs for their respective section meeting during next year's TJCTA convention in Dallas. Selected by their colleagues during the 1994 convention (or chosen subsequently by their organizations), the section chairpersons will be responsible for choosing guest speakers or developing other programs for their sections.

TJCTA members wishing to offer suggestions regarding the section meeting programs should contact the section chairpersons directly. Convention agendas and other pertinent materials will be sent this month to section chairpersons. Program planning must be complete, and program outlines are due Dec. 1.

Next year's chairpersons and their college addresses are listed below:

Accounting	To Be Selected
Aeronautical Technology	W. Floyd Curtis, Tarrant County Junior College–Northwest Campus, Fort Worth, Texas 76179
Aging Services and Education	To Be Selected
Agriculture	Royce L. Granberry, Texarkana College, Texarkana, Texas 75501
Air Conditioning and Refrigeration Technology	David T. Fishen, Cedar Valley College, Lancaster, Texas 75134
Art	To Be Selected
Associate Degree Nursing	Barbara S. Devitt, Collin County Community College–Central Campus McKinney, Texas 75070
Automotive Services	Charles E. Statz, Temple Junior College, Temple, Texas 76504
Biology	Gary A. Smith, Tarrant County Junior College–Northeast Campus Hurst, Texas 76054
Business Administration	Nora Emert Downey, El Paso Community College El Paso, Texas 79998
Chemistry	Edith A. Bartley, Tarrant County Junior College–South Campus Fort Worth, Texas 76119
Compensatory/Developmental Education	Paul B. Beran, McLennan Community College Waco, Texas 76708
Computer Center Directors	Charles W. (Bill) Bane, McLennan Community College Waco, Texas 76708
Computer Information Processing	Shelley A. Kersh, Tyler Junior College, Tyler, Texas 75711
Cosmetology	Janice Curry, Hill College–Cleburne, Cleburne, Texas 76031
Counseling and Student Personnel Services	Mary Jo Gorden, Angelina College, Lufkin, Texas 75902
Court Reporting	Patsy Lemaster, Amarillo College, Amarillo, Texas 79178
Criminal Justice	David O. Garrett, Navarro College, Corsicana, Texas 75110
Developmental Reading	Mary Katherine Homer, Panola College, Carthage, Texas 75633
Economics	Mannie Poen, Houston Community College, Houston, Texas 77270
Electronics	Gus D. Rummel, Central Texas College, Killeen, Texas 76540
Engineering Graphics & Computer Aided Drafting	To Be Selected
English	Peggy A. Brown, Collin County Community College–Spring Creek Campus Plano, Texas 75074
English-As-A-Second Language	Roberta Tramell, Southwest Texas Junior College, Uvalde, Texas 78801
Fashion Merchandising	Cindy M. Dismukes, Austin Community College, Austin, Texas 78752
Foreign Language	Juan R. Franco, Tarrant County Junior College–Northeast Campus Hurst, Texas 76054
Geology and Geography	To Be Selected
Government	Richard L. Elam, Hill College–Cleburne, Cleburne, Texas 76031
Health Occupations	Gloria D. Clemons, Tarrant County Junior College–Northeast Campus Hurst, Texas 76054
Health, Physical Education, and Recreation	Ron L. Ummel, Lee College, Baytown, Texas 77522
History	T. David Yeilding, Central Texas College, Killeen, Texas 76540
Horticulture	Charles L. Nunnally, Trinity Valley Community College Athens, Texas 75751
Learning Resources	Jan Crenshaw, San Jacinto College–North Campus Houston, Texas 77049
Legal Assistant	Carole D. Olson, El Centro College, Dallas, Texas 75202
Mathematics	Margaret R. (Peg) Crider, Tomball College, Tomball, Texas 77375
Music	June M. Leondar, Tarrant County Junior College–Northeast Campus Hurst, Texas 76054
Office Technology	Juanita H. Marquez, Bill J. Priest Institute, Dallas, Texas 75215
Philosophy	Hap Lyda, Tarrant County Junior College–South Campus Fort Worth, Texas 76119
Physics and Engineering	Jess T. Dowdy, Northeast Texas Community College Mount Pleasant, Texas 75456
Psychology	Richard E. Miller, Navarro College, Corsicana, Texas 75110
Radio and Television	Jerry Zumwalt, Navarro College, Corsicana, Texas 75110
Real Estate	Kay Wilson, North Lake College, Irving, Texas 75038
Registrars & Admissions Officers	Cathie W. Jackson, Tarrant County Junior College District Fort Worth, Texas 76102
Sociology and Anthropology	Harold E. Conway, Blinn College–Bryan Campus, Bryan, Texas 77802
Speech and Drama	Raymond C. Puchot, Panola College, Carthage, Texas 75633
Texas Administrators of Continuing Education for Community/Junior Colleges	Sue St. John, Mountain View College, Dallas, Texas 75211
Texas Association of Community College Chief Student Affairs Administrators	Eddie C. Hadlock, North Central Texas College Gainesville, Texas 76240
Texas Association of Junior and Community College Instructional Administrators	Dr. Alan Scheibmeir, Grayson County College Denison, Texas 75020
Texas Association of College Technical Educators	Don A. Perry, Mountain View College, Dallas, Texas 75211
Texas Community College Child Development Educators Association	Deborah Simpson-Smith, San Jacinto College–Central Campus Pasadena, Texas 77501
Texas Junior College Management Educators Association	David L. Way, 1717 Avenue K, Galveston, Texas 77550
Vocational-Technical Education	Robert Gamboa, TSTC–Waco, Waco, Texas 76705
Welding	Larry F. Jeffus, Eastfield College, Mesquite, Texas 75150

MAKE HOTEL RESERVATIONS EARLY

TJCTA members planning to attend the 48th annual convention, March 2-4, 1995, in Dallas, are encouraged to reserve hotel accommodations early. A block of 1,200 rooms has been reserved for the TJCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed. With the exception of a few special functions arranged for some of the sections meetings, all TJCTA convention activities will be held at the headquarters hotel. Hotel accommodations may be reserved by completing the form below and mailing it to the Loews Anatole hotel, or sending a facsimile of the form to the hotel, at Area Code 214, 761-7808, or calling the hotel, at Area Code 214, 761-7500. Reservations will be processed on a first-come, first-served basis.

Forms and inquiries regarding reservations should *not* be directed to the TJCTA state office, as all convention housing arrangements are under the control of the Loews Anatole hotel.

1995 CONVENTION SCHEDULE ANNOUNCED

The general format for the March 1995 TJCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 9:00 a.m., Thursday, March 2, and concluding shortly after Noon, Saturday, March 4.

A detailed program will appear in a special convention issue of the *Messenger* in January. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Loews Anatole hotel in Dallas. An abbreviated schedule appears below:

THURSDAY, MARCH 2, 1995

9:00 a.m. - 5:00 p.m.	—Special Meetings (to be announced)
12:00 Noon - 10:00 p.m.	—Convention Registration
1:00 - 4:00 p.m.	—Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m.	—Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m.	—Informal Reception
7:30 - 9:30 p.m.	—**BANQUET AND GENERAL SESSION**

FRIDAY, MARCH 3, 1995

8:00 - 9:15 a.m.	—Financial Planning Seminar (repeated at 1:00 p.m.)
8:00 - 9:15 a.m.	—Professional Development Seminar (repeated at 1:00 p.m.)
8:00 a.m. - 5:00 p.m.	—Convention Registration
8:00 a.m. - 5:00 p.m.	—Exhibits Open
8:00 a.m. - 5:00 p.m.	—Polls Open (Election of Officers)
9:30 - 11:00 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
11:15 a.m. - 12:45 p.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
1:00 - 2:15 p.m.	—Financial Planning Seminar (repeat of 8:00 a.m. presentation)
1:00 - 2:15 p.m.	—Professional Development Seminar (repeat of 8:00 a.m. presentation)
2:30 - 5:30 p.m.	—Other Special Meetings (to be announced)
9:00 p.m. - 1:00 a.m.	—Dance for TJCTA Members and Invited Guests (admission by convention registration badge)

SATURDAY, MARCH 4, 1995

8:00 - 11:30 a.m.	—Convention Registration
8:00 - 11:30 a.m.	—Exhibits Open
9:00 - 10:15 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m.	—Adjournment
12:00 Noon - 3:00 p.m.	—Special Meetings (to be announced)

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
48th Annual Convention
Loews Anatole Hotel — Dallas, Texas — March 2-4, 1995

HOTEL RESERVATION FORM

MAIL TO: Loews Anatole Hotel—2201 Stemmons Freeway—Dallas, Texas 75207
OR PHONE: (214) 761-7500 OR FAX: (214) 761-7808

Please reserve ______ room(s) of the type(s) checked below:
(Limit ***three*** *rooms per individual. Use duplicate form for additional rooms.)*

Check accommodations desired:	Rate
____ Single Room (One person)	$ 99
____ Double Room (Two persons)	$105
____ Triple Room (Three persons)	$109
____ Quad Room (Four persons)	$115

Arrival Date: March ____, 1995 Departure Date: March ____, 1995

(Hotel check-in time is 4:00 p.m.; check-out time is 12:00 Noon.)

Reservations will not be held after 4:00 p.m., unless arrival is guaranteed by approved credit card or advance payment of one day's lodging. Guaranteed reservations not cancelled by 4:00 p.m. on the day prior to arrival will be subject to deposit forfeiture or first night's charge to credit card.

Arrival will be after 4:00 p.m. Hold room on a guaranteed basis with the following credit card:

Credit Card ____________ *Number* ____________ *Expiration Date* ____________

Signature ______________________

IMPORTANT INFORMATION: The Loews Anatole hotel is unable to grant direct billing for room or incidental accounts. The hotel accepts all major credit cards. In the absence of an approved credit card, the hotel requests payment be made by cash or traveler's checks. Credit information will be required at time of check-in. The hotel will not accept payments by personal or institutional check unless definite arrangements are made with the Credit Department prior to arrival.

Confirm reservations to: Name ______________________ Phone A/C ____ - ____________

School or Company Name ______________________

Address ____________ City ____________ State ________ ZIP ________

ROOM(S) WILL BE OCCUPIED BY

Name *(please print)*	Address	City/State/ZIP Code

Keeping the Promise

Here are some of the ways TJCTA is keeping the promise…

REPRESENTATION

As the only organization dedicated to serving community, junior, and technical college educators, TJCTA provides a strong, positive legislative program to represent ***your*** *interests.*

INFORMATION

TJCTA compiles and publishes annually a comprehensive statewide analysis of faculty salaries and retirement programs.

LEGAL ASSISTANCE

In difficult and sensitive cases, TJCTA has provided valuable information on academic defense issues facing instructors in two-year colleges.

OUR CONFERENCE FOR FACULTY LEADERS

Our annual Conference for Faculty Leaders features workshops and speakers who address the issues facing instructors in two-year colleges.

OUR ANNUAL STATE CONVENTION

Our annual convention is attended by thousands of your colleagues from across the state. The 1995 convention will be held in Dallas, March 2-4.

MANY OTHER USEFUL BENEFITS

- *A viable job placement/referral service;*
- *A detailed analysis of programs available under the Optional Retirement Program;*
- *A discount, fully optical fiber long distance service through Westel Long Distance, Texas' oldest long distance carrier;*
- *A Financial Planning Seminar, at the annual convention.*

PROFESSIONAL LIABILITY COVERAGE—AN ADDITIONAL OPTIONAL BENEFIT

Again this year, members may enroll in an optional $1,000,000 educator's professional liability insurance program. The cost of the program is $30. Major provisions of the policy include:

- *Professional liability coverage of $1,000,000 per member*
- *Reimbursement of attorney's fees of up to $5,000*
- *Reimbursement of bail bond premium of up to $1,000*
- *Coverage for punitive damages up to $5,000*

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
Membership Enrollment Form

Dr
Mr
Mrs
Miss
Ms
First Name *Middle Name or Initial* *Last Name*

College
(If more than one campus, indicate your campus.)

Preferred Mailing Address for TJCTA publications (if other than to college)
Street Address or Post Office Box *City* *State* *ZIP Code*

PRIMARY RESPONSIBILITY

☐ Instructional (Subject taught ______)
☐ Student Services (Position ______)
☐ Learning Resources/Library/Media (Position ______)
☐ Administrative (Position ______)
☐ Other (Specify ______)
☐ Retired (Previous Position ______)

☐ **CHECK HERE IF YOU DESIRE COVERAGE UNDER THE OPTIONAL LIABILITY INSURANCE PROGRAM, AND ADD $30 TO THE AMOUNT OF YOUR CHECK.**

CHECK ONE:
☐ PROFESSIONAL MEMBERSHIP (Full-time educator at a Texas community, junior, or technical college)—Dues $35
☐ ASSOCIATE MEMBERSHIP (Classified employee or retired or part-time educator at a Texas community, junior, or technical college)—Dues $25 (Retiree may join as Professional or Associate Member.)
☐ STUDENT MEMBERSHIP (Enrolled for graduate credit in *community or junior college education*)—Dues $20
☐ UNAFFILIATED MEMBERSHIP (Friend of the Association not eligible for one of the foregoing types of membership)—Dues $25

☐ Check here if you wish to receive the *TJCTA Messenger*. Annual dues ***include*** $5 for subscription; there is **no additional charge** for the *Messenger*.

Membership Period: September 1, 1994–August 31, 1995

MAKE CHECKS PAYABLE TO TJCTA. Give enrollment form and check to your campus membership representative or mail to: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747.

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Toll-Free 1-800-288-6850 In Austin (512) 328-2044 Fax (512) 328-1086

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VOLUME XXVI DECEMBER 1994 NUMBER 2

1995 TJCTA LEGISLATIVE PROGRAM ADOPTED

An eight-point legislative program was adopted by the TJCTA Executive Committee in its meeting Dec. 2.

Legislative goals and priorities were recommended by the organization's Legislative Committee in October. While the legislative program is subject to additions and changes by subsequent action of the Executive Committee, the present legislative goals are listed below:

1. Support appropriations for two-year colleges in the 1995-97 biennium at the levels recommended by the Texas Higher Education Coordinating Board.
2. Oppose any reduction in the rate of state funding for either the Teacher Retirement System or the Optional Retirement Program; support the continued fiscal integrity and actuarial soundness of the Teacher Retirement System; and support an increase in the multiplier factor of the retirement formula of the Teacher Retirement System of Texas to at least 2.2 percent.
3. Oppose any legislation which would provide for the expansion of any existing upper-level institution into a full, free-standing four-year university.
4. Support revenue enhancement measures necessary to provide funding recommended by the Coordinating Board.
5. Support the continued implementation of the Texas Academic Skills Program with adequate state funding for implementation and remediation.
6. Support legislation to establish approved service areas for community college districts and simplify the procedures for annexation of areas which meet approved service requirements.
7. Support legislation to assure that state approved community college transfer courses apply fully toward baccalaureate degree requirements.
8. Support legislation to tighten regulations governing community colleges' investment of funds.

SALARY HIKES ERODED BY INFLATION

Faculty salaries at Texas public community junior colleges increased less than two percent statewide in 1994-95 over the preceding academic year. Meanwhile, the Consumer Price Index rose approximately 2.8 percent in 1994 over 1993. Several college districts provided no increases at all in their salary schedules, but most granted across-the-board "cost of living" increases. Each year more districts decline to use salary schedules, or tables, making meaningful comparisons with salaries at other institutions impossible.

These were the major findings of the annual study of faculty salaries conducted by the Texas Junior College Teachers Association. This is the eighteenth year that TJCTA has undertaken an extensive study of faculty salaries at the state's public two-year colleges. Forty-eight districts participated in this year's study, according to TJCTA state president Scott Nelson. One public two-year college district, Texas Southmost College, is managed under a unique "partnership agreement" with the University of Texas at Brownsville. Faculty there are employees of the UT system. The newest addition to the state's community college system—South Texas Community College, in McAllen—is in a state of transition from its previous status as a campus of the Texas State Technical College system.

Only a few more than half of the colleges (27 out of 48) use salary schedules, or tables. Each year, it seems, another college district drops the salary table in favor of some other system of salary placement. This practice poses special difficulties in the TJCTA annual study of salaries and benefits, according to Executive Director Charles Burnside. "Each year, we find that one or two additional districts are unable to provide reliable information for the purposes of our study," he said. Frequently the change comes about in response to a consultant's study, and a "range" of salaries in various categories is established, theoretically in line with the consultant's ideas concerning the local job market.

The obvious disadvantage of the "salary range" notion, for purposes of the TJCTA study, is that it is not possible to determine accurately *and verify reliably* the salaries actually paid to instructors in the specific categories of experience and education.

An additional problem has developed as a number of colleges have failed to provide for faculty to advance on the salary schedules. In past years, for example, a faculty member on "Step 5" of the salary table would be in the fifth consecutive year of service. In practices now followed at some colleges, a faculty member's step placement is no longer equivalent to years of consecutive service.

Nevertheless, the TJCTA study is generally recognized as the most reliable compilation of salary data available. "Our study is based on written responses to our questionnaire, submitted by officials at the 48 college districts," said Dr. Nelson. Each official also provides a copy of the institution's faculty salary schedule, and questionnaire responses are verified by comparing reported data with

(Continued on page 3)

FACULTY BUYING POWER CONTINUES TO DECLINE

The table below shows the changes in purchasing power for Texas community junior college teachers with master's degrees during the first, sixth, eleventh, sixteenth, and twenty-first consecutive years of service. Data are based on an increase in the Consumer Price Index of 2.8 percent for 1994 over 1993. (* Salaries in sixteenth and twenty-first years are based on 30 graduate credit hours above master's degree.)

	State Average Salaries (Master's Degree)		Percent Increase	Change in Purchasing Power
	1993-94	1994-95		
First Year	$26,420	$26,860	1.67%	-1.13%
Sixth Year	29,436	29,711	0.93%	-1.87%
Eleventh Year	31,938	32,182	0.76%	-2.04%
Sixteenth Year	35,869*	36,330*	1.29%	-1.51%
Twenty-first Year	36,383*	38,111*	1.95%	-0.85%

PRESIDENT'S MESSAGE

Occasionally someone suggests that TJCTA should be more aggressive in advancing the rights and interests of faculty on campus. Such ideas puzzle me today, but I readily confess to a youthful spasm of outright militancy myself—a foggy period when the record sadly shows I endorsed '60s-style radicalism and wild uprisings of every fashionable sort. Safely from a distance, of course. (Upon dim reflection, this was the era when I had a pesky draft board, a flat belly of iron, 20/20 eyeballs, a nasty set of Earth Shoes, a dented VW Beetle, and more cranial hair than a sheep dog.)

Today, in a society that rewards a steroidal jock more cash for a single game than a gifted teacher earns in an entire year, the cosmos is definitely out of whack. Yes, there is plenty to be upset about.

So let's take a hypothetical situation on campus. Assume a faculty member allegedly has been mistreated by those in the upper tiers of the organizational chart. To make it interesting, let's further assume the violation, at least on the surface, begs for outrage and justice. Finally, for the sake of reality, let's toss in a few complications. (Take it from me: There are *always* complications. It's part of the deal.) Now what exactly should a professional association do?

One obvious approach might be to stink up the place as much as possible. Alert the media. Go ballistic at the board meeting. Maybe bring in a lawyer—any lawyer will do—and bully the perpetrators into submission. *That'll teach 'em to mess with us.* To be sure, such behavior probably will attract some quick support during the ensuing controversy. Some folks may favor this approach out of genuine fear, seeking understandable comfort in solidarity. A few, I darkly suspect, privately *enjoy* the show, acting solemnly indignant at all the right moments. (*If you can fake sincerity, George Burns once advised, you've got it made.*) Most new converts, however, are convinced it's the right thing to do.

But there is a fatal dilemma with a shrill, high profile approach.

Under the glare of the spotlight, most people are reluctant to admit mistakes, show weakness, or appear inconsistent. Misunderstandings, once a crowd gathers, mysteriously transform into symbolic lines in the sand and turf wars, as the stakes are raised exponentially. A simple correction, apology, or second chance on either side becomes impossible…very likely forever.

More importantly, consider the aggrieved faculty member. And let's not kid ourselves about the risks. Even if the teacher "wins" a nightmarish public dispute, we're talking about a life and career that will probably never be the same. In the absolute worst of situations, when the employee must seek a job elsewhere, what are the odds of this person escaping untainted? (Although there is no official "blacklist," word gets around rapidly.)

Meanwhile, many of the professional sympathizers and presumptive guardians of liberty have scattered for the tall grass—or probably on to the next press conference for a solidarity rally. Rebels without a clue, in my opinion.

TJCTA handles these matters differently. The aggrieved member is treated with discretion and respect. There is no media circus. If legal implications arise, our attorneys are called in. As quietly as possible.

Let me say a word about our lawyers. Frank Hill and his team are seasoned specialists in representing public employees. While they emphatically do not engage in "ambulance-chasing" or "nuisance" litigation, one could not ask for more tenacious allies when the chips are down. Mr. Hill himself is a product of the civil rights movement of the '60s, serving under the legendary (many thought radical) U.S. Attorney General Ramsey Clark. Defending civil liberties and teacher rights are as natural to our attorneys as inhaling and exhaling.

Mr. Hill points out that the public image of a jury trial—obviously reinforced by Hollywood and orgies of hype such as the O.J. Simpson case—can be cruelly misleading. Full trials are extremely rare in the field of education, and should be contemplated only as a last resort. Retaining a lawyer is often merely the beginning of a tortuous process in which months, even years, may be involved. To say the least, one should choose legal counsel with profound care. (There is a reported recent case in Tarrant County of a convicted capital murderer who wanted to refuse an appeal because it meant dealing with another attorney. When faced with litigation, death by injection has its attractions.)

In fact, the vast proportion of controversies on campus these days don't involve laws and court cases. Most involve personality conflicts, colliding differences in perspective and, many times, at least two plausible—albeit contrary—versions of reality. Lawyers generally aren't much help in these situations. Furthermore, it is one thing to say that someone's dignity and professionalism have been violated, but quite another to allege that an illegal action has occurred. In any case, TJCTA works hard to resolve the matter to our member's satisfaction.

It would be nice to report, of course, that good guys always win, justice will prevail, and evil deeds are inevitably punished. (If you believe that…well, say hello to Elvis for me on the Starship Enterprise.) Please be assured, however, that if any credible avenue shows substantive potential, TJCTA will not rest until the process reaches its full conclusion. That's a promise. During the last five years, we have spent more than $175,000 in attorney's fees and invested countless hours to provide expert advice on 57 campuses.

And here's another promise: When we succeed—*and we do*—in representing a member in trouble, you will not see the details splattered in our publications, regardless of the propaganda value.

Scott Nelson

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 MoPac Expressway South, Building I, Suite 410, Austin, Texas 78746-5747. Authors should retain copies of their manuscripts for their files.

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SCOTT A. NELSON
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

Texas House Speaker James E. "Pete" Laney, center, met with former TJCTA state president Marilyn Lancaster and current president Scott Nelson to discuss the TJCTA legislative program.

TJCTA SALARY STUDY

(Continued from page 1)

the published schedules. Where appropriate, college officials provide information concerning salaries of instructors in their first, sixth, eleventh, sixteenth, and twenty-first years of employment.

"We believe the TJCTA study is much more accurate than those which report 'average budgeted salaries,'" Dr. Nelson said. "In those surveys the older colleges have a distinct advantage over districts formed in more recent years, since large numbers of veteran faculty members are placed at the higher end of the schedule, in effect 'loading' the study in favor of the long-established schools."

As in past years, an analysis of survey results points out startling differences in salaries offered among Texas two-year colleges. For example, a beginning instructor (holding a master's degree) at one college is paid $23,000, while a colleague with identical credentials and teaching duties at another college receives a starting salary of $29,540—a variation of 28 percent. After 20 years, the disparity persists: at one college a teacher with a master's degree and 30 postgraduate hours is paid $31,155, while the salary of a teacher with the same credentials performing essentially identical services is $43,786 at another college—a variation of 41 percent.

***The tabular report of this year's TJCTA salary study appears on pages 8-9 of this issue of the* Messenger.**

TJCTA LEADERS MEET WITH KEY LEGISLATORS

TJCTA State President Scott Nelson met recently with several key legislative leaders to discuss issues of major concern to community college educators. In the photo above, left, Dr. Nelson is talking with State Rep. Rob Junell (D-San Angelo), chair of the House Committee on Appropriations. Pictured on the right is State Rep. Todd Hunter (D-Corpus Christi), chair of the Appropriations Committee subcommittee on education. Dr. Nelson discussed TJCTA concerns regarding state contributions to teachers' retirement programs, prospects for state funding for community and technical colleges during the 1995-97 biennium, and other issues affecting Association members.

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1995 convention in Dallas.

Suggestions should be received by Feb. 1, 1995, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Mar. 2, 1995, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Cynthia M. SoRelle, Chairperson
TJCTA Resolutions Committee
McLennan Community College
1400 College Drive
Waco, Texas 76708

NOTICE OF PROPOSED AMENDMENT TO TJCTA CONSTITUTION AND BYLAWS

As required by the TJCTA Constitution, notice is hereby given that an amendment to the organization's Constitution and Bylaws has been duly proposed. Following is the text of the proposed amendment:

> In Article I, Section 1, and all other places in the Constitution and Bylaws where the name of the organization appears, strike the word *Junior* and insert in lieu thereof the word *Community*. In all places where the organization is referred to by the letters *TJCTA*, change *TJCTA* to *TCCTA*.

If adopted, the amendment would have the effect of changing the name of the organization to the Texas Community College Teachers Association. Under provisions of the Constitution, the proposed amendment will be presented for discussion at the forthcoming convention in Dallas during the general session Thursday, March 2. A vote on adoption of the amendment will occur during the 1996 convention. A two-thirds vote is required for approval.

STATE ORP CONTRIBUTION SUPPLEMENTED BY 28 TWO-YEAR COLLEGES

During the 1991 legislative session the state's contribution to employees' Optional Retirement Programs was reduced from 8.5 percent to 7.31 percent, beginning Sept. 1, 1991. A rider in the general appropriations bill authorized colleges to use "local or other sources of funds" to make up the 1.19 percent to bring the employer's contribution up to 8.5 percent. The Legislature, in 1993, continued the contribution rate at 7.31 percent *and* continued authorization for the colleges to make up the 1.19 differential.

All of the state's four-year and upper-level colleges and universities are making up the difference between the state-appropriated contribution and the 8.5 percent permitted by law.

Among community junior colleges, during the current fiscal year 28 districts are supplementing the state's ORP contributions, while 22 are not providing the additional 1.19 percent.

The following districts are paying the 1.19 percent differential:

Alamo Community College District
†Alvin Community College
Angelina College
Austin Community College
Bee County College
Blinn College
Central Texas College
*College of the Mainland
Collin County Community College
Dallas County Community College District
El Paso Community College
Galveston College
Hill College
*Laredo Community College
Lee College
†Navarro College
North Harris Montgomery Community College District
Northeast Texas Community College
Panola College
San Jacinto Junior College District
South Texas Community College
Tarrant County Junior College District
Texarkana College
Texas Southmost College
*Trinity Valley Community College
Tyler Junior College
The Victoria College
Wharton County Junior College

(*College of the Mainland, Laredo Community College, and Trinity Valley Community College pay the differential only for employees hired prior to Sept. 1, 1991.
†Alvin Community College and Navarro College pay the differential only for employees hired prior to Sept. 1, 1993.)

The following districts do not supplement the state's ORP contribution:

Amarillo College
Brazosport College
Cisco Junior College
Clarendon College
Del Mar College
Frank Phillips College
Grayson County College
Houston Community College
Howard College
Kilgore College
McLennan Community College
Midland College
North Texas Community College
Odessa College
Paris Junior College
Ranger College
South Plains College
Southwest Texas Junior College
Temple Junior College
Vernon Regional Junior College
Weatherford College
Western Texas College

A CONVERSATION WITH KENNETH ASHWORTH

> **"*If students don't get the quality of education they need, they are more likely to bounce down rather than start the step up that ladder. Because they will be inadequately prepared.*"**

*[**Editor's Note:** Kenneth H. Ashworth has been Texas Commissioner of Higher Education since his appointment by the Higher Education Coordinating Board in 1976. As one of the most important education officials in the United States, the commissioner is responsible for implementing policy for all public colleges and universities in Texas. Dr. Ashworth is a Phi Beta Kappa graduate in economics from the University of Texas at Austin. He received his master's degree in public administration from Syracuse University and his Ph.D. from the University of Texas at Austin. We thought it would be interesting to visit with Dr. Ashworth concerning several timely matters affecting Texas community colleges. The interview was conducted in Dr. Ashworth's office by TJCTA State President Scott Nelson (Kingwood College) and Legislative Committee Chairperson Bill Rutherford (Odessa College).]*

MESSENGER: Strange as it may seem, there are probably a lot of our members who don't know the exact nature of your job. Could you give us a brief description?

ASHWORTH: I'm the chief executive officer for an eighteen member board that is appointed by the Governor and confirmed by the Senate for six year overlapping terms. We get six new appointments every two years. The charge to our board is to try to eliminate unnecessary duplication and prevent unnecessary growth, and to try to slow down buildings and programs where they aren't needed. It's a naysayer role, and often an unpopular role. Most people, when you talk to them, will agree that the State of Texas needs coordination of higher education—as long as you do it to somebody else.

MESSENGER: Would downward expansion of upper-level universities be an example of that?

ASHWORTH: Yes. You know it's sometimes said that the Coordinating Board is like a worn down speed bump. Sometimes they don't even bother running over us, they just go around. And that's part of the nature of the beast. We're in the political process, so if certain schools want certain things done legislatively then they'll try that approach. And some of them succeed. The thing that most concerns me is when institutions try to break from the formulas. The best definition of a formula system is a negotiated settlement among all the institutions, mediated and coordinated by the staff to create a system of financing that is agreed to by all of them. And if you have a couple of institutions that leave that meeting and say, "Well, let's see if we can cut a better deal and change the formulas to fit our institution," or use another set of formulas from a previous year, then that's breaking the pact that was agreed to by all institutions.

MESSENGER: Doesn't the current method of funding date back to the 1960s during the John Connally period?

ASHWORTH: Either the early '60s or maybe even the late '50s. Texas was the first state to create a formula system, and it's been replicated or emulated by 36 or 37 other states. Some of them are simpler than ours and all of them are different, but it was decided that a formula system was better than a free-for-all political arena, where the requests were lobbied on by the institutions, and often voted upon in direct proportion to the number of graduates they had in the Legislature. Most institutions—and most legislators—finally agreed that this was not an equitable or predictable way to fund higher education.

MESSENGER: Since you know a lot about the way these things work in other states, can you say that Texas does it pretty well?

ASHWORTH: I'd say it does it well. In fact, I'd say we do it better. For example a lot of states use only head count funding or only credit hour funding, whereas we use a mixture of both. When you're enrolling a student, it doesn't matter whether that student is enrolled for three hours or twenty-one hours. Sometimes it's the three-hour student who needs more counseling and guidance. We think there's a lot to be said for our system in which we have something like eighteen different fields at three different levels of funding. Those are studied relating primarily to faculty salaries and other factors. And this happens in the senior colleges as well.

MESSENGER: As you know, some states (Tennessee comes to mind) are experimenting with "performance funding." Is the concept going anywhere in the upcoming session of the Legislature?

ASHWORTH: Even in Tennessee, it's less than five per cent, and the money there is distributed in such a way that every institution gets some of it. They were afraid that, politically, the idea would not survive otherwise. So even in Tennessee it's not a pure performance system. Politics is part of it.

MESSENGER: Legislators will always want to service their constituencies.

ASHWORTH: That's right. I don't know where it's going in Texas. We have a proposed program in place and if the Legislature wants to do something with it, I think it will work as well or better than that used in other states. But we're not promoting it.

MESSENGER: You mentioned that in some states the funding formula was simpler. In the future will Texas have a more simplified system?

ASHWORTH: I really don't think so. You're always torn between two desirable goals. One is to have the formula reflect as accurately as possible the reality of what you're trying to fund. In doing that, you can get very, very accurate, but you also get complex. The other extreme is to keep it so simple that everybody can understand it. I think we've got a good midpoint in Texas, with a good way to distribute money that reflects need and still be simple enough. Productivity, cost, contact hours, and variety for different fields are all part of it.

MESSENGER: What do you see in the future for using "completers" as a factor?

ASHWORTH: Well, that's an example of a "performance standard." I think there is at least some interest in getting a part of the money distributed on the basis of completers. But we've tried to explain to people all along that if you go entirely to a completer system, you cause several problems. One is that you make it impossible to fund the number of students and classes you have when the students enroll at the front end. Further, if you only reward on the basis of the students who complete, it would encourage institutions not to admit students who are likely not to complete. So it would deny access. On the other hand, you would reduce quality in the sense that it would provide an incentive which might downgrade performance in order to have more students complete.

Texas is a unique state. We have a very high acceptance and admissions rate and a relatively low completion rate. This could be interpreted as being really terrible—that we let unqualified students in and then we don't help them complete. On the other hand, I put a more positive spin on it. I say what we do is extend access to more students than most other states. And the fact that our flunk-out rate is pretty high is that we have, despite the admission of more students and increasing access, maintained our standards of performance. And it's the maintaining of these standards that results in students not being able to complete, although they are still permitted to try.

MESSENGER: Some legislators would prefer that the completers fit the demographic profile of the state. We are concerned with the possibility of faculty members being intimidated—in their own imaginations or in reality—into thinking they had better start passing more people.

ASHWORTH: Well, I think TASP is one thing that has helped in that situation. In the past we have allowed students open door access and then just flunked them out when they couldn't meet the standards we established. It's much better to identify where people are under prepared or unprepared and try to help them in those areas so they can be prepared. Our early data from the TASP program shows that by diagnosing a deficiency, prescribing a specific treatment for that deficiency, and having the student complete that prescription, it results in a retention rate almost equal to those who were found not deficient.

Now the trade-off is that we are also being told by some minorities and presidents that this is, of course, discouraging some students. After they are admitted and take TASP, those students who fail all three sections perhaps become so discouraged that they will not complete college. Our argument is that many of these students are so unprepared they probably would not have survived anyway. But the fact is that TASP seems to be their obstacle. Really, these are trade-offs.

MESSENGER: We've seen some real low numbers on remediation success, suggesting that the TASP test could be effective in sorting people out, but when you take a look at how many have gone through remediation and then went on the pass, say, English composition and college algebra, it's very low. Recognizing, of course, that the whole program has only been in operation for a few years.

ASHWORTH: We have comparable data. We're trying to find, for example, of those who failed the math section, how many managed to pass the next course? We look at GPAs, *etc.* The fact is that the failure rate is somewhat higher than the regular students. But the fact is also that we probably are doing better than the result would be without the program.

MESSENGER: So you're generally supportive of TASP?

ASHWORTH: I'm very supportive of TASP. I think that intuitively, and even statistically, it accomplishes what we want.

MESSENGER: Are high schools and school districts having a low percentage of their students pass the exam identified?

ASHWORTH: There have been a lot of glitches in getting the data. There is nothing worse than getting out bad data concerning a school district and having the superintendent and school board all having to defend something based on erroneous data. The first time we went through this we found a lot of problems. Just for example, we had the students self-identify their high school on the test from a list of pages and pages of high schools. But many of them simply did it wrong. They marked the first "Robert E. Lee High School" they saw. We had more students graduating from Robert E. Lee High School in Cuero than were enrolled in the entire school. With that kind of

Kenneth H. Ashworth

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unreliable data, you just couldn't put it out in public and hold anybody accountable. I think we've got most of that straightened out, and the information will be used. Even more than the high schools, though, many community college administrators feel uncomfortable. What's happening is that, after a student acquires 60 hours of credit and has been continuously enrolled, some can't pass TASP and get their degree or go on to a four-year school. Some of the administrators feel that this is an accountability measure we'd rather not have applied to our remediation. So that's some of the flak we're getting on the program.

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> ***Our early data from the TASP program shows that by diagnosing a deficiency, prescribing a specific treatment for that deficiency, and having the student complete that prescription, it results in a retention rate almost equal to those who were found not deficient.***
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MESSENGER: Now the math part of the test has been tightened up—made more difficult.

ASHWORTH: Yes, we're trying to determine how rapidly we can ratchet up the cut-off point where people need remediation. We had a delayed period in which things were sorted out. We thought we could increase the requirements because the public school requirements have been increased. But we're still not sure. We have to be careful. We don't want to end up with such a disproportionate number of students disqualified...but then you get the other side from the faculty saying that all you're doing is having a very low standard—so low that it's inadequate. Like so many things, it's a give and take situation. It's action and reaction. In the long term we have a goal, which says, "Here's where every high school student should be who is planning to go to college." And we're far below that now. We're okay on the writing portion, which is pretty minimal. We're not okay on the reading and math portions.

MESSENGER: Some have suggested that the TASP examination should be somehow merged with TAAS in the public schools. Is this at all practical?

ASHWORTH: It's not really practical because the TAAS exam is given either at the end of the tenth grade or early in the eleventh grade and cannot test anything students haven't had yet. So it tests only at the tenth grade level. [Education Commissioner] "Skip" Meno says that, for all practical purposes, it's testing at the eighth grade level.

Some want to know why we can't give one test and use different standards for high school and college work. The problem is, if you put together a test like that, it's going to be so discouraging to students at grade level. One of the things "Skip" Meno raised was the possibility of having the state require every eleventh grader to take the TASP exam. If they pass it, then they qualify for college work. If they don't, it would give them another year to know the kinds of work they ought to be taking in order to prepare to pass the test. There is much to be said for such a concept, particularly if we can find a way for the State of Texas to pay for it.

MESSENGER: Right. As you know, cost is one of the chief issues with TASP. Is there a move in some quarters to simply repeal the TASP program?

ASHWORTH: There is talk that it ought to be modified drastically. This could be a cover for trying to get rid of it. I hope it's just an effort to try to modify the test and work with some of the aspects of it that are most galling. But some of those things are never going to be fixed. For instance, the desire for an immediate result on the test. Students are often permitted to take courses they weren't supposed to because of scheduling problems. Well, there's a pre-TASP exam that can be used.

MESSENGER: Well, a lot of colleges have local instruments. And you do get immediate results with those.

ASHWORTH: Yes.

MESSENGER: One of the charges that has been added to the job of community colleges by the Legislature is for "work force development." What does that mean exactly?

ASHWORTH: I think there's more and more desire for higher education to prepare our students for industry, business needs, and jobs. There is the general feeling that a lot of our students are not adequately prepared and that a lot of the jobs we need to be prepared for are highly technical. But I think we do know what these jobs are and the training that is needed. Part of the problem is how to fund the programs, particularly when they are out of district? I think the whole idea is an effort to distinguish between education and jobs skills training. Our view is that you can't separate the two.

Most employers will tell you that their greatest problem with their employees is that they can't read, write, comprehend, speak, or do computations adequately. They're talking about basic skills. Those skills can be taught through technical programs but they need academic support courses. Students in the technical courses need an understanding of the application of the math and science as well as the reading and writing skills on the job. We need to find a way to motivate them. Tech-Prep, for instance, is a good cross between the two.

MESSENGER: So the Legislature in the last session said, "Here's what you need to do," and then turned it over to you and the colleges?

ASHWORTH: Well, they created a new Texas Council on Work Force and Economic Competitiveness and asked them to determine how to consolidate all the job skill training activities. Much of that is related to the reform of our welfare system, child care, health care, *etc.* Also, the Departments of Labor, Welfare, Commerce, and the Employment Commission. You have all these agencies trying to work together. There is a presumption by some people that an immediate, ordered, directed, mandated amalgamation of all agencies into one Pentagon type mega-agency would result in better services. Many of us believe that it would just mess up everything. Our concern here at the Coordinating Board is that you cannot separate training in the vocational and technical fields from education. We spent years tying to make sense out of these programs on individual campuses and we shouldn't change that now.

MESSENGER: Where do we stand on the implementation of tech-prep?

ASHWORTH: That program has grown enormously in the last few months, just in terms of the number of high schools that are involved, the number of community colleges, the kinds of agreements that have been worked out, and new degree programs. I don't recall exactly the statistics, but between July and September it grew something like 50 percent. There are over 100,000 students involved in various programs. It is the most encouraging new step toward motivating young people. Also, the dropout rate has fallen for them.

The major advantage of tech-prep is helping young people see the relationship between learning and its application. So many students go to work in these fast food places and they are either cleaning up, counting, or moving things around. What they become interested in is the money they can spend on things, but they don't see any intrinsic value in work. They don't see any application that what they are learning in high school applies to their job. So the job becomes a distraction for the student preparing for college rather than a motivation. Young people don't manage their time and money any better and they need more appreciation of the work ethic, of promptness, and this kind of thing. Tech-prep may help turn that around. I hope so.

MESSENGER: We do too. Let's shift to a couple of pedagogical questions. One has to do with the "one-third rule" regarding distance education. There is at least one group out there that would like to see that changed or even abolished to allow an Associate of Arts degree.

ASHWORTH: Well, there's a lot of misunderstanding about that. What the one-third rule says is that you cannot offer more than one-third of the program off campus through distance telecommunication unless you request authority to do so. The reason for that is not to keep schools from doing it, but for us to know which programs are being fully offered or offered beyond one-third in the content. If we just turned it wide open, we wouldn't have any way of knowing. So it's not set up as an obstacle to prevent institutions from doing it. It was set up as a vehicle for us to know which of the programs at which institutions are in fact offering more than one-third of their content by telecommunications or distant from campus. In fact, we've approved a number of such programs.

MESSENGER: So if there's a reason, then it can be done. But there must be a reason.

ASHWORTH: Yes. And we want to be notified.

MESSENGER: There's an issue of quality control as well. The students who end up in distance learning programs are often merely those students who can't get into the section they want. They hear on the gymnasium floor at registration that if they take one or more of the telecourses it will solve their schedule problems. Maybe they should be in a regular class. This is obviously related to money, contact hours, *etc.*

ASHWORTH: Well, a lot of the proponents of telecommunication education say that it saves on costs to substitute it for faculty. They become proselytizers for this. They feel that by setting the one-third rule, we've made them second class. But we just want to know who's doing it.

MESSENGER: So you favor keeping the rule as it is?

ASHWORTH: Yes. And we've got a committee looking at it, too.

MESSENGER: Should there be a rule on the percentage of part-time faculty?

ASHWORTH: Of course that's another problem. There are so many evidences of the deterioration of quality. But evidence informs us because we're educators. The same is not true, apparently, with legislators. Legislators are saying, "Well, you got by with less money last session, and the one before that, and the one before that. Why can't you get by without more money again? You've done it before. Just tighten up." What they don't recognize is the substitution of part-time faculty, the larger class sizes, the increased number of sections a faculty member has to teach, the increased student-teacher ratio, the reduction of serials in libraries, the reduction in hours that libraries are open, the fact that students can't get courses they need in order to graduate, necessitating an extra semester or year (which is a cost to the state). I think all of those—and I just mentioned *some*—are indications to us that quality is suffering. But it is not demonstrable or self-evident to politicians or the public.

"The major advantage of tech-prep is helping young people see the relationship between learning and its application."

Parents feel, "Well, my kid got into a college or university, that's the important thing." Not recognizing the more important thing. The *New York Times* recently reported that the typical student who graduates from college immediately either begins to test the ladder of ascent to success, or immediately takes a bounce into the safety net. At no time in our society have we been able to sink so far, so fast. Which relates to what I'm saying. If students don't get the quality of education they need, they are more likely to bounce down rather than start the step up that ladder. Because they will be inadequately prepared.

Now how do you measure that with hundreds of thousands of graduates coming out every year? How many have suffered to the point where they will be less successful? That's hard to measure. It's hard to demonstrate to legislators who are facing irate taxpayers. Appropriations for prisons have gone up 166 percent, Medicaid 122 percent. Higher education since 1985 per student has actually declined by 16 percent. Our total increase since 1985 has only gone up 1.9 percent. So when you compare those kinds of statistics, you can see that these changes are being made on the back of higher education.

MESSENGER: And, no doubt, reinforcing the mentality of the legislator who says, "See there, you can do it."

ASHWORTH: Sometimes I have said that if our college presidents can be faulted for anything, it's for being too efficient. We are so good at managing that we are able to get by with less money somehow. And our deficiency has been that, politically, we haven't been effective enough in making our case to the Legislature.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
SURVEY OF FACULTY SALARIES — TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES — 1994–95

(SOURCE: Institutional responses to TJCTA questionnaire and official salary schedules)

BASE SALARY — NINE-MONTH CONTRACT

COLLEGE DISTRICT	BEGINNING SALARY (First Year of Service — No "Step" Increases)								AFTER FIVE CONSECUTIVE YEARS (Sixth Year of Service)								AFTER TEN CONSECUTIVE YEARS (Eleventh Year of Service)								AFTER FIFTEEN CONSECUTIVE YEARS (Sixteenth Year of Service)								AFTER TWENTY CONSECUTIVE YEARS (Twenty-first Year of Service)							
	CERTIFICATE (Minimum Work Experience)	Rank	BACHELOR'S DEGREE (Minimum Work Experience)	Rank (1 to 42)	MASTER'S DEGREE (No Prior Teaching Experience)	Rank (1 to 46)	DOCTORATE (No Prior Teaching Experience)	Rank (1 to 46)	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 22)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 26)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 29)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 29)	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 24)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 27)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 27)	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Degree)	Rank (1 to 24)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 27)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 27)	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 24)	MASTER'S DEGREE PLUS 45 GRADUATE CREDIT HOURS	Rank (1 to 25)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank
Alamo Community College District	24,057	11	24,057	22	27,657	19	33,057	8	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Alvin Community College	23,832	21	23,832	31	26,211	30	30,780	29	27,304	12	27,304	15	30,385	13	35,682	9	31,653	6	31,653	8	35,225	4	41,366	2	34,263	6	34,263	8	40,230	1	44,776	3	35,263	7	36,263	8	41,230	8	45,736	5
Amarillo College			23,766	20	25,776	34	31,053	27			24,938*	23	26,948*	25	32,223*	24	—		27,722*	17	29,878*	20	35,148*	22			29,214*	18	33,916*	21	38,073*	20			29,214*	18	33,968*	23	40,008*	19
Angelina College					27,624	20	32,076	14					30,384	14	34,836	13					33,144	12	37,596	15					37,164	15	40,356	16					37,164	18	43,110	14
Austin Community College	26,900	9	26,900	8	26,500	25	31,340	7	29,480	5	29,480	6	29,480	19	36,260	6	32,400	3	32,400	3	32,400	15	39,180	8	35,320	3	35,320	3	37,312	13	42,100	9	38,240	2	38,240	2	40,212	9	45,020	13
Bee County College	[illegible]	[illegible]	20,556	42	24,797	38	30,523	32	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Blinn College			23,275	33	29,300	2	33,475	6			24,425	24	30,550	12	34,725	14			25,675	23	31,800	17	35,975	20			26,925	23	35,165	19	37,225	23			28,175	19	36,415	20	38,475	24
Brazosport College	26,500	8	26,500	10	26,500	27	26,500	45	No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
Central Texas College	22,944	38	24,400	26	27,705	17	30,129	33	24,191	21	27,055	17	30,980	10	34,374	18	26,316	19	29,710	13	34,165	5	38,619	11	28,441	15	32,365	13	38,463	6	42,864	6	28,441	16	35,020	10	41,913	3	47,100	[illegible]
Cisco Junior College			23,028	28	24,580	40	27,839	41	No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
Clarendon College			22,400	40	26,400	29	28,400	39			23,400	26	27,400	24	29,400	28			24,400	24	28,400	27	30,400	27			25,400	24	30,400	27	31,400	27			26,400	24	31,400	26	32,400	[illegible]
College of the Mainland					27,540	22	32,706	9					30,294	15	35,977	8					33,048	13	39,247	7					38,052	8	42,518	7					40,806	[illegible]	45,788	[illegible]
Collin County Community College	25,000	10	25,000	21	25,000	36	28,000	39	31,222	2	31,222	2	31,222	9	34,042	20	College opened in 1985								College opened in 1985								College opened in 1985							
Dallas County Community College District			29,000	3	29,000	5	34,040	3	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Del Mar College	27,050	5	27,050	6	28,870	7	33,510	5	29,550*	4	29,550*	5	31,370*	5	36,010*	7	32,050*	4	32,050*	5	33,870*	7	38,510*	12	34,550*	5	34,550*	6	37,690*	10	41,010*	14	34,550*	9	34,550*	11	37,690*	15	41,010*	18
El Paso Community College	25,011	14	25,700	15	27,284	24	31,426	22	27,658	9	28,382	11	30,125	17	34,713	15	30,537	7	31,336	9	33,261	11	38,325	13	33,718	7	34,597	5	38,545	5	42,314	8	37,225	3	38,198	3	42,556	2	46,717	[illegible]
Frank Phillips College	21,000	33	23,500	32	26,000	32	29,500	35	College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule							
Galveston College	22,064	25	25,576	16	28,168	13	31,707	16	27,199	13	30,266	4	33,333	1	37,628	3	29,114	13	32,398	4	35,681	1	40,278	4	31,030	11	34,529	7	39,379	3	42,928	5	32,946	10	36,661	7	41,810	4	45,578	9
Grayson County College	27,058	4	27,058	5	27,558	21	31,639	18	29,438	6	29,438	7	29,938	18	34,421	17	31,878	5	31,878	7	32,378	16	37,503	16	34,777	4	34,777	4	38,159	7	41,599	12	36,968	4	36,968	5	40,823	6	44,632	[illegible]
Hill College	24,766	[illegible]	24,766	24	26,037	31	31,117	26	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Houston Community College System			24,786	23	28,080	16	31,338	23	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Howard College	22,496	27	22,496	39	24,412	43	29,521	34	24,981	19	24,981	22	26,897	26	32,006	25	27,466	16	27,446	21	29,382	23	34,490	23	27,466	18	27,466	21	33,569	22	36,975	24	27,466	18	27,466	22	34,066	24	39,460	[illegible]
Kilgore College	22,990	26	23,634	30	24,534	41	27,234	42	26,334	16	27,009	19	27,909	21	30,609	27	29,709	10	30,384	11	31,284	18	33,984	24	33,084	8	33,759	9	35,559	18	37,359	21	36,459	6	37,134	4	38,934	13	40,734	20
Laredo Community College	24,517	20	24,517	25	26,420	28	30,458	30	No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
Lee College	27,496	3	27,496	4	29,540	1	33,671	4	30,713	3	30,713	3	32,467	2	36,598	5	33,640	2	33,640	2	35,608	2	39,739	5	36,920	1	36,920	1	40,140	2	43,019	4	40,345	1	40,345	1	43,786	1	46,665	6
McLennan Community College	25,450	10	25,450	18	28,822	8	34,948	2	28,800	7	28,800	9	32,172	3	38,298	1	29,470	11	29,470	14	32,842	14	41,648	1	29,470	13	29,470	16	39,336	4	44,998	2	29,470	13	29,470	16	39,336	12	47,008	3
Midland College					28,800	9	32,157	13					31,252	8	35,420	10			—		33,723	9	38,715	10	—				37,478	12	42,009	11					39,949	11	45,305	10
Navarro College	20,901	34	22,003	37	28,109	15	31,753	17	No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
North Central Texas College	23,675	23	23,175	33	24,675	39	26,675	44	No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
North Harris Montgomery Comm. Coll. Dist.	26,546	7	26,546	9	26,546	26	30,446	31	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	26,261	8	26,261	13	27,779	18	32,040	15	28,695	8	28,695	10	30,213	16	34,474	16	College opened in 1985								College opened in 1985								College opened in 1985							
Odessa College	28,073	1	28,073	2	28,073	6	32,674	11	31,272	1	31,272	1	31,272	7	36,699	4	34,028	1	34,028	1	34,028	6	41,190	3	35,792	2	35,792	2	37,581	11	45,570	1	36,845	5	36,845	6	38,659	14	48,309	[illegible]
Panola College	23,000	35	23,000	38	24,500	42	29,300	36	23,750	22	25,250	21	26,750	27	31,550	26	26,000	20	27,500	20	29,000	25	33,800	25	28,250	16	29,750	15	33,050	24	36,050	25	28,700	15	31,100	15	35,300	22	38,800	25
Paris Junior College	21,659	30	21,659	41	23,300	45	25,706	46	24,302	20	24,302	25	26,033	28	28,349	29	27,600	15	27,600	19	29,334	24	31,647	26	27,600	17	27,600	20	31,155	26	32,465	26	27,600	17	27,600	21	31,155	[illegible]	[illegible]	26
Ranger College	Entry-level salaries are not limited to salary schedule								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
San Jacinto College District	27,899	3	27,899	3	28,124	14	31,124	25	College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule							
South Plains College	[illegible]	25	24,000	27	25,000	36	27,000	43	College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule							
Southwest Texas Junior College			26,405	11	28,598	10	31,876	20			27,630	13	31,918	4	35,300	11			27,630§	18	35,238§	3	39,042§	9			27,630§	19	37,848§	9	42,035§	10			27,630§	20	40,458§	8	45,035§	11
Tarrant County Junior College					29,300	2	32,900	12	Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule								Salaries cannot be determined from current salary schedule							
Temple Junior College	25,510	[illegible]	25,510	17	27,022	23	36,347	1	27,010	15	27,010	18	28,822	20	37,847	2	27,010	18	27,010	22	28,822	26	39,347	6	27,010	20	27,010	22	33,030	25	40,847	15	27,010	20	27,010	23	33,030	25	42,947	15
Texarkana College	26,700	12	26,900	7	28,347	11	32,691	10	27,025	10	29,308	8	30,758	11	35,100	12	30,275	8	31,965	6	33,414	10	37,755	14	31,722	10	33,414	10	36,189	16	39,204	17	31,722	12	34,136	12	37,636	16	40,649	21
Texas Southmost College	25,281	[illegible]	25,281	19	25,914	33	31,611	19	27,186	14	27,186	16	27,819	22	33,516	21	29,091	14	29,091	16	29,724	21	35,421	21	30,996	12	30,996	14	33,528	23	37,326	22	32,901	11	32,901	13	35,433	21	39,733	[illegible]
Trinity Valley Community College	[illegible]	24	23,000	38	24,000	46	28,600	37	26,022	17	26,022	20	26,022	29	32,458	23	29,443	12	29,443	15	29,443	22	36,610	17	29,443	14	29,443	17	35,627	17	41,421	13	29,443	14	29,443	17	36,518	19	46,862	4
Tyler Junior College	23,812	[illegible]	22,748	38	24,900	44	28,542	38	No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases								No fixed schedule; no automatic increases							
Vernon Regional Junior College	[illegible]	22	26,147	14	29,108	4	31,000	28	25,086	18	28,222	12	31,358	6	33,906	22	27,025	17	30,403	10	33,781	8	35,977	19	27,025	19	32,753	11	37,302	14	38,757	19	27,025	19	32,753	14	40,184	10	41,753	16
Victoria College	[illegible]	[illegible]	26,000	12	28,200	12	31,182	24	College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule								College does not use a salary schedule							
Weatherford College	Entry-level salaries are not limited to salary schedule								Salary increases are not automatic								Salary increases are not automatic								Salary increases are not automatic								Salary increases are not automatic							
Wharton County Junior College	25,050	17	25,050	20	25,050	35	31,550	21	27,550	11	27,550	14	27,550	23	34,050	19	30,050	9	30,050	12	30,050	19	36,550	18	32,550	9	32,550	12	35,050	20	39,050	18	35,050	8	35,050	9	37,550	17	41,550	[illegible]
AVERAGE SALARY	24,260		24,941		26,860		30,916		27,517		27,670		29,711		34,340		29,738		29,787		32,182		37,336		31,471		31,521		36,330		40,157		32,683		32,857		38,111		42,743	
MEDIAN SALARY	24,930		24,979		27,303		31,260		27,427		27,590		30,294		34,713		29,590		29,880		32,842		37,755		31,376		32,458		37,302		41,010		32,924		33,819		38,050		43,110	

NOTES: * [illegible] compensation for advancement in academic ranking: Amarillo College ($750 for Assistant Professor, $4,150 for Associate Professor, and $1,800 for Professor); Del Mar College ($1,800 for Assistant Professor, $4,200 for Associate Professor, and $8,200 for Professors).
§ Southwest Texas Junior College: Variances for graduate credit hours earned during past five years.

The Capitol. It stands for freedom and strength in Texas.
Westel. It stands for savings and choice in Texas.

TJCTA is proud to announce our newest member benefit. Westel, our state's oldest and finest long distance carrier. With a tradition of service and quality, Westel is prepared to meet your long distance needs at substantial savings over other long distance services.

Significant savings:

Austin to:	AT&T	MCI	SPRINT	WESTEL
Dallas	$1.40	$1.47	$1.40	$ .90
Denver	.97	.96	.90	.78
Chicago	1.02	1.01	1.01	.84
Los Angeles	1.02	1.01	1.01	.84

Above costs based on a 4.2 minute call made during prime calling hours.

Premium Features:

- Six seconds billing increments
- Fiber optic sound quality
- Free calling cards
- No monthly charges
- No installation costs
- No minimums

Risk Free Trial:

- 90 day satisfaction guarantee
- Free line conversion to Westel
- Free return to previous carrier if not fully satisfied with the excellent sound quality and low rates.

Support TJCTA:

- 10% of your monthly long distance charges will be donated to TJCTA.

A benefit to you! A benefit to TJCTA! You can't lose! Enroll today, and start enjoying Westel's quality, service, and tremendous savings!

For the better choice call

1-800-580-5565

Ask for Westel's TJCTA Association Plan

WESTEL

Long Distance Communications

Founded and incorporated in 1981, Westel is a privately held regional long distance carrier based in Austin, Texas. As a matter of fact, Westel is the oldest Texas based long distance company in Texas. Westel has grown into a company dedicated to providing reliable products and services at substantial savings to many customers throughout Texas and the Southwest.

We work hard at being the best. That is why Westel together with the Texas Junior College Teachers Association created a program which allows you to take advantage of an even greater savings opportunity on your long distance calling.

Not only do *you* save as a member of this program, but Westel will also REBATE 10% OF YOUR BILLED LONG DISTANCE CHARGES BACK TO TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION EACH AND EVERY MONTH IN YOUR BEHALF!

Westel TJCTA Calling Plan Application

☐ **Yes!** I select Westel, Inc. as the primary long distance carrier for the number(s) listed below, and authorize Westel to notify my local telephone company of my choice. I understand that my local telephone company may impose a small, one time fee to change my primary carrier to Westel and, if a copy of that conversion charge is sent to Westel with my first, second, or third month billing, Westel will issue credit for such charge.

Name ______________________________

Address ______________________________

City ____________________ State __________ Zip __________

Phone Number(s) ______________________________

____

Number of Calling Cards requested ______________________________

Estimated monthly long distance usage ______________________________

Social Security Number ______________________________

Employer ______________________________

Employer Phone Number ______________________________

Signed ____________________ Date ____________________

If a copy of the local phone company's bill indicating the conversion charge is sent to Westel within 90 days of service, Westel will issue credit for the charge. If within the initial 90 days, I'm not satisfied with the low rates and excellent sound quality, Westel will credit the phone company's fee to convert my phone to my previous carrier. For this credit, I just need to send Westel a copy of the bill indicating this charge.

Mail application to:

Westel, Inc.
P. O. Box 1985
Austin, Texas 78767-1985

Or call Westel's Association Representative at 1-800-580-5565.

THANK YOU FOR SUPPORTING TJCTA BY CHOOSING WESTEL LONG DISTANCE SERVICE.

COMPENSATION AND UTILIZATION OF PART-TIME INSTRUCTORS
TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES
1993-94 and 1994-95

(Source: Institutional responses to TJCTA questionnaire)

Compensation for part-time instructor teaching one 3-semester hour course in U. S. History (assuming instructor holds Master's Degree with no hours toward doctorate and is in the first year as a part-time faculty member)

College District	Compensation for One Three Hour Course 1993-94	Compensation for One Three Hour Course 1994-95	1994-95 Rank (1-48)	Percent Increase 1994-95 Over 1993-94	Additional Pay for Advanced Hours or Degrees	Additional Pay for Teaching Experience	Number of Full-Time Faculty	Number of Part-Time Faculty	Percent of Sections Taught By Part-Time Faculty
Alamo Community College District	$1,607	$1,655	4	3.00%	Yes	No	794	927	34%
Alvin Community College	1,200	1,200	18	—	No	No	93	136	25%
Amarillo College	1,050	1,050	34	—	Yes	Yes	181	230	26%
Angelina College	1,356	1,356	11	—	No	No	83	119	30%
Austin Community College	1,500	1,500	8	—	No	Yes	309	1,200	66%
Bee County College	1,200	1,200	18	—	No	No	95	69	22%
Blinn College	1,996	2,055	1	3.00%	Yes	Yes	146	223	52%
Brazosport College	1,200	1,200	18	—	No	No	64	96	30%
Central Texas College	1,125	1,125	28	—	Yes	No	164	276	52%
Cisco Junior College	900	900	42	—	No	No	63	85	32%
Clarendon College	900	900	42	—	No	No	27	43	24%
College of the Mainland	1,152	1,152	27	—	Yes	Yes	91	288	33%
Collin County Community College	1,140	1,155	26	1.32%	No	No	132	301	50%
Dallas County Comm. College District	1,248	1,279	14	2.50%	No	No	787	3,803	Not reported
Del Mar College	1,804	1,804	2	—	Yes	No	285	233	25%
El Paso Community College	1,655	1,738	3	5.00%	No	No	312	724	57%
Frank Phillips College	900	900	42	—	No	No	26	30	39%
Galveston College	1,200	1,248	16	4.00%	No	No	53	70	25%
Grayson County College	1,090	1,090	30	—	No	No	87	88	20%
Hill College	950	950	39	—	No	No	53	50	20%
Houston Community College	1,258	1,300	13	3.30%	Yes	No	544	2,087	50%
Howard College	828	828	47	—	No	No	88	102	34%
Kilgore College	1,200	1,200	18	—	Yes	No	165	99	12%
Laredo Community College	1,350	1,350	12	—	No	No	170	93	14%
Lee College	1,507	1,507	7	—	No	Yes	156	174	52%
McLennan Community College	1,620	1,620	6	—	Yes	No	177	86	13%
Midland College	1,060	1,060	33	—	No	No	86	119	32%
Navarro College	1,200	1,200	18	—	No	No	80	114	27%
North Central Texas College	930	930	41	—	No	Yes	80	132	38%
North Harris Montgomery Comm. College	1,275	1,275	15	—	Yes	Yes	315	748	53%
Northeast Texas Community College	900	900	42	—	No	Yes	46	66	21%
Odessa College	1,077	1,077	32	—	No	No	128	114	20%
Panola Junior College	1,000	1,500	8	50.00%	No	No	50	40	8%
Paris Junior College	1,000	1,000	36	—	No	No	79	46	10%
Ranger College	900	900	42	—	Yes	No	29	38	14%
San Jacinto Junior College District	1,248	1,222	17	2.10%	No	No	425	359	27%
South Plains College	1,123	1,080	31	3.80%	No	Yes	230	95	10%
Southwest Texas Junior College	1,200	1,200	18	—	Yes	Yes	61	101	21%
Tarrant County Junior College District	960	960	38	—	Yes	Yes	463	536	32%
Temple Junior College	1,641	1,641	5	—	Yes	No	79	42	14%
Texarkana College	1,100	1,100	29	—	No	No	108	101	16%
Trinity Valley Community College	1,000	1,000	36	—	No	No	117	88	20%
Tyler Junior College	1,200	1,200	18	—	No	No	203	227	33%
Vernon Regional Junior College	1,005	1,005	35	—	No	No	52	40	18%
The Victoria College	1,432	1,432	10	—	No	No	105	69	15%
Weatherford College	950	950	39	—	No	No	54	66	35%
Western Texas College	800	800	48	—	Yes	No	49	15	1%
Wharton County Junior College	1,200	1,200	18	—	No	No	109	111	25%
Mean Salary	*$1,154*	*$1,206*		*1.86%*	*Yes = 15*	*Yes = 11*			
Median Salary	*$1,176*	*$1,200*		*2.04%*	*No = 33*	*No = 37*			

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TJCTA EXPECTING RECORD MEMBERSHIP

From all indications, 1994-95 will be another successful year for the Texas Junior College Teachers Association. After five consecutive years of record membership, this month's membership report shows that the organization continues to enjoy strong membership on campuses across the state.

The following table lists campus representatives and the membership at this point in each of the past six years.

College	*Campus Representative*	*1990*	*1991*	*1992*	*1993*	*1994*	*1995*
* Alamo Community College District		2	2	1	2	3	5
Palo Alto College	James Riley	35	42	48	43	51	40
St. Philip's College	James West	94	79	98	73	97	99
San Antonio College	Ellen Brennan	309	277	337	314	339	306
Alvin Community College	Doris Burbank	90	91	88	74	81	68
Amarillo College	Steve Dutton	250	246	251	239	241	213
* Angelina College	Ronnie Hall	63	62	66	75	70	74
Austin Community College	Doris Patrick	206	205	241	212	252	251
Bee County College	Al Past	115	89	71	72	78	68
Blinn College	R. Hoppens & J. Kingcade	95	101	94	100	101	99
Brazosport College	Kenneth Hopkins	48	49	36	33	35	28
Central Texas College	Stan Dyer	52	67	87	86	95	91
Cisco Junior College	Tianay Rabb	50	41	46	47	53	41
Clarendon College	Terry Scoggin	27	27	26	28	29	26
* College of the Mainland	Emmeline Dodd	129	119	118	107	111	128
Collin County Community College							
Central Park Campus	Larry Collins	42	32	31	26	39	39
Spring Creek Campus	Stephanie Meinhardt	43	46	52	49	65	49
Dallas County Comm. Coll. Dist.	Jacqueline Caswell	17	15	13	9	11	7
# DCCCD Service Center	Kathryn Tucker	4	10	11	1	10	15
Bill J. Priest Institute	Glenda Easter	15	20	14	28	26	23
* Brookhaven College	Delryn Fleming	63	81	72	61	70	74
Cedar Valley College	Tommy Thompson	26	28	24	17	39	30
Eastfield College	Diane Martin	73	51	48	60	84	69
El Centro College	Jimmie Henslee	85	79	68	75	79	73
Mountain View College	Lionel Cortez	44	33	30	28	29	28
North Lake College	Enrique Chamberlain	73	66	56	55	51	51
* Richland College	Sid Chapman	87	62	66	49	77	90
Del Mar College	Hugh Bishop	101	86	109	120	124	125
El Paso Community College	Victoria Lara	34	21	26	27	43	39
Frank Phillips College	Sharon Lane	27	25	27	31	34	29
Galveston College	Theron Waddell	54	39	44	25	31	31
Grayson County College	Martha Payne	63	64	54	56	51	55
Hill College	Richard Elam	72	68	61	68	81	83
Houston Community College	Panzer, Ross, Sparks, Wills	153	176	190	229	263	245
Howard College	Doris Huibregtse	90	85	88	70	75	75
Jacksonville College	Janice Bryan	13	13	11	6	9	6
Kilgore College	Steve Reif	93	102	91	91	97	81
Lamar University–Beaumont	Kathe Gardner	—	—	—	16	29	23
Lamar University–Orange	Rajiv Malkan	—	—	—	—	7	5
Laredo Community College	Alfonso Mendiola	72	62	74	65	68	72
Lee College	Dan Mendoza	82	86	76	69	72	68
Lon Morris College	Madeleine Ross	18	10	9	12	12	10
McLennan Community College	Michael White	147	150	145	129	155	162
Midland College	Jerry Mills	41	51	49	43	59	45
Navarro College	Marvin Ray	89	97	105	106	115	114
North Central Texas College	Alton Kite	27	18	27	21	20	23
North Harris Montgomery CCD		6	4	8	6	9	9
* Kingwood College	Scott Nelson	35	36	47	54	54	55
# Montgomery College	Gary Brown	—	—	—	1	2	20
North Harris College	Larry Shirts	79	72	92	59	72	62
Tomball College	Bill Lawler	31	38	46	49	56	39
Northeast Texas Community College	Doug Richey	51	50	39	43	42	41
Odessa College	Brian Dille	177	195	201	196	213	161
# Panola College	Larry Allen	52	65	64	62	69	72
Paris Junior College	Bobby Black	48	71	66	55	68	71
Ranger College	Linda Gann	15	16	12	10	10	12
San Jacinto College District	Patsy Goss	6	7	7	9	10	10
San Jacinto College–Central	S. Freeman, R. McReynolds	125	144	121	118	124	116
San Jacinto College–North	Kelly Curry	72	65	67	62	72	62
San Jacinto College–South	Carol Wennagel	65	67	62	59	65	49
South Plains College	R. Presley, L. Gober	54	53	73	55	79	72
# South Texas Community College	Anne Hernandez	—	—	—	—	—	29
Southwest Texas Junior College	Barbara Blair	47	54	39	61	56	56
Tarrant County Junior College Dist.	David Clinkscale	5	5	7	0	11	9
* TCJC–Community Campus	David Wells	4	7	7	6	5	5
TCJC–Northeast Campus	Sharon Chitwood	124	131	140	148	148	138
TCJC–Northwest Campus	Peggy Ford	74	71	73	61	71	60
TCJC–South Campus	David Clinkscale	145	146	147	137	139	142
Temple Junior College	Rose Anne Brasher	95	101	93	96	86	91
Texarkana College	Catherine Howard	133	117	136	115	119	104
Texas State Technical College System							
TSTC–Waco	F. Gentry, J. Knue	61	56	59	55	58	56
* TSTC–Amarillo	Delvin Harms	13	11	13	7	9	11
* TSTC–Brownwood		—	—	—	2	2	2
TSTC–Harlingen	Alfonso Guillen	2	1	2	1	21	13
TSTC–Marshall	Alex Kajstura	—	—	—	1	14	3
TSTC–Sweetwater	Phyllis Morris	—	9	20	25	20	17
Trinity Valley Community College	Ed Richards	155	157	160	159	161	158
* Tyler Junior College	Cathryn Cates	121	121	122	100	121	155
Vernon Regional Junior College	Laura Wyman	27	36	37	38	35	31
The Victoria College	Caroline Garrett	39	41	47	41	48	45
# Weatherford College	Carol Eppright	48	48	46	45	75	76
Western Texas College	Gerald Corkran	59	61	58	57	54	52
Wharton County Junior College	Mary Ann Frazier	94	84	82	81	89	93
Student Members		5	3	9	3	14	5
Unaffiliated Members		16	63	52	38	43	35
Other Institutions		—	—	5	4	4	6
TOTALS		5,454	5,429	5,583	5,290	5,600	5,619

* *denotes college has equaled or exceeded final membership for previous year (1993-94)*

# *denotes college has equaled or exceeded previous all-time high membership*

COLLEGES REPORT ENROLLMENT CHANGES

Texas public two-year colleges reported increases in enrollments in the fall 1994 semester over the preceding fall semester. Thirty-one of the 50 public community junior college districts reported enrollment increases, while 18 experienced enrollment decreases and one college reported no change in enrollment. At the two independent junior colleges, one showed an increase while the other showed a decrease in enrollment. The Texas State Technical College System showed a net increase in enrollment of 8.14 percent.

These enrollment figures are based on the twelfth class day enrollments reported by colleges to the Texas Higher Education Coordinating Board.

Institution	*Fall 1993*	*Fall 1994*	*Change*	*Percent Change*
Texas Public Community Junior Colleges				
Alamo Comm. College Dist.	33,806	35,063	1,257	3.72
Palo Alto College	6,555	7,107	552	8.42
San Antonio College	19,974	20,653	679	3.40
St. Philip's College	7,277	7,303	26	0.36
Alvin Community College	4,034	3,980	-54	-1.34
Amarillo College	6,640	6,791	151	2.27
Angelina College	3,650	3,888	238	6.52
Austin Community College	24,236	25,306	1,070	4.41
Bee County College	2,527	2,417	-110	-4.35
Blinn College	8,637	9,022	385	4.46
Brazosport College	3,199	3,100	-99	-3.09
Central Texas College	5,821	6,036	215	3.69
Cisco Junior College	2,627	2,606	-21	-0.80
Clarendon College	740	788	48	6.49
College of the Mainland	3,886	3,953	67	1.72
Collin Co. Comm. College	9,988	9,865	-123	-1.23
Dallas Co. Comm. College	51,878	48,899	-2,979	-5.74
Brookhaven College	8,300	7,924	-376	-4.53
Cedar Valley College	3,112	2,884	-228	-7.33
Eastfield College	9,490	8,716	-774	-8.16
El Centro College	6,242	4,852	-1,390	-22.27
Mountain View College	6,301	6,093	-208	-3.30
North Lake College	5,996	6,250	254	4.24
Richland College	12,437	12,180	-257	-2.07
Del Mar College	11,825	10,739	-1,086	-9.18
El Paso Community College	18,476	22,263	3,787	20.50
Frank Phillips College	1,140	1,140	0	0.00
Galveston College	2,354	2,460	106	4.50
Grayson County College	3,286	3,315	29	0.88
Hill College	2,242	2,245	3	0.13
Houston Community College	32,791	33,918	1,127	3.44
Howard College District	2,508	2,365	-143	-5.70
Howard College	2,409	2,265	-144	-5.98
S'west Coll. Inst. for Deaf	99	100	1	1.01
Kilgore College	4,564	4,341	-223	-4.89
Laredo Community College	6,716	7,019	303	4.51
Lee College	5,507	5,637	130	2.36
McLennan Community College	5,703	5,543	-160	-2.81
Midland College	3,815	3,885	70	1.83
Navarro College	3,152	3,215	63	2.00
North Central Texas College	4,071	4,149	78	1.92
North Harris Montgomery Comm. College District	18,886	18,934	48	0.25
N'east Texas Comm. College	2,103	2,291	188	8.94
Odessa College	4,775	4,527	-248	-5.19
Panola College	1,459	1,477	18	1.23
Paris Junior College	2,522	2,666	144	5.71
Ranger College	813	777	-36	-4.43
San Jacinto College District	19,389	18,816	-573	-2.96
Central Campus	10,068	9,747	-321	-3.19
North Campus	3,939	3,912	-27	-0.69
South Campus	5,382	5,157	-225	-4.18
South Plains College	5,763	5,867	104	1.80
South Texas Comm. College	1,055	2,350	1,295	122.75
S'west Texas Junior College	3,026	3,139	113	3.73
Tarrant Co. Junior Coll. Dist.	27,959	26,830	-1,129	-4.04
Northeast Campus	12,364	11,904	-460	-3.72
Northwest Campus	4,857	4,584	-273	-5.62
South Campus	10,738	10,342	-396	-3.69
Temple Junior College	2,544	2,563	19	0.75
Texarkana College	3,989	3,924	-65	-1.63
Texas Southmost College	6,039	6,310	271	4.49
Trinity Valley Comm. College	4,386	4,285	-101	-2.30
Tyler Junior College	7,919	7,893	-26	-0.33
Vernon Regional Junior College	1,869	1,803	-66	-3.53
The Victoria College	3,443	3,667	224	6.51
Weatherford College	2,492	2,592	100	4.01
Western Texas College	1,086	1,185	99	9.12
Wharton Co. Junior College	3,292	3,397	105	3.19
TOTALS	394,628	399,241	4,613	1.17
Texas State Technical College System				
TSTC System	7,234	7,823	589	8.14
TSTC–Amarillo	522	511	-11	-2.11
TSTC–Harlingen	2,431	2,900	469	19.29
TSTC–Sweetwater	860	928	68	7.91
TSTC–Waco	3,421	3,484	63	1.84
TOTALS	7,234	7,823	589	8.14
Texas Independent Junior Colleges				
Jacksonville College	365	299	-66	-18.08
Lon Morris College	313	320	7	2.24
TOTALS	678	619	-59	-8.70

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BANQUET TO OPEN ANNUAL CONVENTION

Bob Schieffer

John Montford

The opening session of the 48th annual TJCTA convention will be a banquet meeting open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, March 2, the event will be held in the Khmer Ballroom of the convention headquarters hotel, the Loews Anatole, in Dallas.

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members a chance to renew acquaintances from around the state and to meet candidates for state offices in the association.

Bob Schieffer, moderator of *Face the Nation*, a CBS News public affairs broadcast, and anchor of the Saturday edition of the *CBS Evening News*, will be the featured speaker at the general session. The winner of many broadcast news awards, including four Emmys, Mr. Schieffer has been a principle anchor for CBS News since 1973 when he was named anchor of the *CBS Sunday Night News*. He has anchored the Saturday edition of the *CBS Evening News* since November 1976, the longest tenure for an anchor of a regularly-scheduled network news broadcast. He has covered every presidential campaign and has been a floor reporter at all the presidential nominating conventions since 1972.

A native of Texas, Mr. Schieffer received the Bachelor of Arts degree from Texas Christian University in 1959. He has been an important member of the Washington press corps since he was named CBS News Pentagon correspondent in 1969. He has been chief Washington correspondent since 1982.

Also at the general session, TJCTA will recognize the contributions made to higher education in Texas by State Sen. John T. Montford (D-Lubbock), by honoring him with the TJCTA Legislator of the Year Award. After receiving his Bachelor of Arts and law degrees from the University of Texas at Austin, Mr. Montford served three years in the office of the judge advocate general for the U.S. Marine Corps. He was elected to the Texas Senate in 1982. Sen. Montford chairs the powerful Committee on Finance. In the last session of the legislature, facing immense pressures from the Governor, the Lieutenant Governor, and the public to craft a balanced budget with no new taxes, Sen. Montford remained a staunch supporter of higher education. In each of the last three legislative sessions, he was named to *Texas Monthly*'s "ten best" list of Texas legislators.

Tickets for the banquet will be sold for $25 and ***must be purchased in advance.*** Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form on this page. Ticket orders must be received in the TJCTA state office by Feb. 28 to allow ample time for processing. Tickets will be mailed or may be held at the convention registration desk.

For those unable to attend the banquet but who wish to hear Mr. Schieffer's address, seating will be available in the Loews Anatole's Khmer Ballroom at 8:00 p.m. The session agenda will include several items of business, introduction of state office candidates, and a number of committee reports.

REQUEST FOR BANQUET TICKETS

Please send __________ ticket(s) at $25 each for the TJCTA banquet scheduled for 7:30 p.m., Thursday, March 2, 1995, at the Loews Anatole hotel in Dallas.

My check in the amount of $__________ payable to TJCTA, is enclosed.

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 28, and that **no refund will be made for reservations cancelled after that time**. (Banquet tickets *are* transferrable.)

☐ Hold ticket(s) to be picked up at the convention registration desk under my name.

☐ Mail ticket(s) to me at the address shown below.

Name ______________________________

Address ______________________________

____

NOTE — TICKET ORDER SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 24 TO ALLOW TIME FOR PROCESSING. MAIL TO: TJCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747

1995 CONVENTION SCHEDULE ANNOUNCED

The general format for the March 1995 TJCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 9:00 a.m., Thursday, March 2, and concluding shortly after Noon, Saturday, March 4.

A detailed program will appear in a special convention issue of the *Messenger* in January. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Loews Anatole hotel in Dallas. An abbreviated schedule appears below:

THURSDAY, MARCH 2, 1995

9:00 a.m. - 5:00 p.m.	—Special Meetings (to be announced)
12:00 Noon-10:00 p.m.	—Convention Registration
1:00 - 4:00 p.m.	—Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m.	—Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m.	—Informal Reception
7:30 - 9:30 p.m.	—**BANQUET AND GENERAL SESSION**

FRIDAY, MARCH 3, 1995

8:00 - 9:15 a.m.	—Financial Planning Seminar (repeated at 1:00 p.m.)
8:00 - 9:15 a.m.	—Professional Development Seminar (repeated at 1:00 p.m.)
8:00 a.m. - 5:00 p.m.	—Convention Registration
8:00 a.m. - 5:00 p.m.	—Exhibits Open
8:00 a.m. - 5:00 p.m.	—Polls Open (Election of Officers)
9:30 - 11:00 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
11:15 a.m. - 12:45 p.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
1:00 - 2:15 p.m.	—Financial Planning Seminar (repeat of 8:00 a.m. presentation)
1:00 - 2:15 p.m.	—Professional Development Seminar (repeat of 8:00 a.m. presentation)
2:30 - 5:30 p.m.	—Other Special Meetings (to be announced)
9:00 p.m. - 1:00 a.m.	—Dance for TJCTA Members and Invited Guests (admission by convention registration badge)

SATURDAY, MARCH 4, 1995

8:00 - 11:30 a.m.	—Convention Registration
8:00 - 11:30 a.m.	—Exhibits Open
9:00 - 10:15 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m.	—Adjournment
12:00 Noon - 3:00 p.m.	—Special Meetings (to be announced)

CONVENTION ATTENDEES URGED TO MAKE HOTEL RESERVATIONS EARLY

TJCTA members planning to attend the 48th annual convention, March 2-4, 1995, in Dallas, are encouraged to reserve hotel accommodations early. A block of 1,200 rooms has been reserved for the TJCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TJCTA convention activities will be held at the headquarters hotel. Hotel accommodations may be reserved by completing the form below and mailing it to the Loews Anatole hotel, or sending a facsimile of the form to the hotel, at Area Code 214, 761-7808, or calling the hotel, at Area Code 214, 761-7500. Reservations will be processed on a first-come, first-served basis. Reservations received after Feb. 8 will be subject to availability.

Forms and inquiries regarding reservations should *not* be directed to the TJCTA state office, as all convention housing arrangements are under the control of the Loews Anatole hotel.

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TJCTA CONVENTION

TJCTA members traveling to the 1995 convention by air may take advantage of special fares arranged with Southwest Airlines. Since the convention headquarters hotel, the Loews Anatole, is located in Dallas, Southwest Airlines is the most convenient carrier offering service between the convention site and most Texas cities.

Southwest Airlines offers convention attendees a 10 percent discount on "everyday unrestricted fares" and a 5 percent discount on the lower restricted fares. To take advantage of the discounts, reservations must be made by calling Southwest Airlines Group Desk at 1-800-433-5368, Mondays through Fridays, between 8:00 a.m. and 5:00 p.m. Callers must provide the special TJCTA identifier code "F20."

Seats at various fares are subject to availability at the time reservations are made, so reservations should be made well in advance of planned travel dates.

The special fares are offered between Feb. 26 and March 8, 1995, and are available for round trip travel between Dallas and any city served by Southwest Airlines.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
48th Annual Convention
Loews Anatole Hotel — Dallas, Texas — March 2-4, 1995

HOTEL RESERVATION FORM

MAIL TO: Loews Anatole Hotel—2201 Stemmons Freeway—Dallas, Texas 75207
OR PHONE: (214) 761-7500 OR FAX: (214) 761-7808
RESERVATION CUT-OFF DATE: February 8, 1995

Please reserve _______ room(s) of the type(s) checked below:
*(Limit **three** rooms per individual. Use duplicate form for additional rooms.)*

Check accommodations desired:	Rate
____ Single Room (One person)	$ 99
____ Double Room (Two persons)	$105
____ Triple Room (Three persons)	$109
____ Quad Room (Four persons)	$115

Arrival Date: March ____, 1995 Departure Date: March ____, 1995

(Hotel check-in time is 4:00 p.m.; check-out time is 12:00 Noon.)

Reservations will not be held after 4:00 p.m., unless arrival is guaranteed by approved credit card or advance payment of one day's lodging. Guaranteed reservations not cancelled by 4:00 p.m. on the day prior to arrival will be subject to deposit forfeiture or first night's charge to credit card.

Arrival will be after 4:00 p.m. Hold room on a guaranteed basis with the following credit card:

Credit Card ________________ *Number* ________________ *Expiration Date* ____________

Signature ______________________________

IMPORTANT INFORMATION: The Loews Anatole hotel is unable to grant direct billing for room or incidental accounts. The hotel accepts all major credit cards. In the absence of an approved credit card, the hotel requests payment be made by cash or traveler's checks. Credit information will be required at time of check-in. The hotel will not accept payments by personal or institutional check unless definite arrangements are made with the Credit Department prior to arrival.

Confirm reservations to: Name ______________________ Phone A/C ____ ____________

School or Company Name ______________________________

Address ____________ City ____________ State ______ ZIP ______

ROOM(S) WILL BE OCCUPIED BY

Name *(please print)*	Address	City/State/ZIP Code

TJCTA OFFICER CANDIDATES ANNOUNCED FOR 1995-96

FOR PRESIDENT-ELECT

Glenda H. Easter
Bill J. Priest Institute

Ronald D. Presley
South Plains College

FOR VICE PRESIDENT

Anna R. Holston
Central Texas College

Mark E. Workman
Frank Phillips College

FOR SECRETARY

Anamaria Diaz Shaw
Tarrant County Junior College–South

Patsy W. Goss
San Jacinto College–Central

FOR TREASURER

Deann Merchant
Amarillo College

Richard L. Elam
Hill College

Marilyn J. Lancaster, Western Texas College, chairperson of the TJCTA Nominating Committee, has released names of candidates for state office for 1995-96. The committee met in Dallas on Nov. 5, and selected the slate of candidates.

Nominated for president-elect were Glenda H. Easter and Ronald D. Presley. Mrs. Easter has been an instructor of office careers at the Bill J. Priest Institute in the Dallas County Community College District for 12 years. Mr. Presley has been on the faculty of South Plains College for the past five years, where he teaches agribusiness.

Anna R. Holston and Mark E. Workman were nominated for vice president. Mrs. Holston has been an English instructor at Central Texas College since 1988. Mr. Workman has taught computer information systems at Frank Phillips College for 14 years.

Nominated for the office of secretary were Anamaria Diaz Shaw and Patsy W. Goss. Dr. Shaw has been on the faculty of Tarrant County Junior College–South Campus since 1991, where she is an instructor of English. Ms. Goss has been an instructor of history at San Jacinto College–Central Campus for 28 years.

Nominees for the office of treasurer are Deann Merchant and Richard L. Elam. Dr. Merchant has been a member of the faculty at Amarillo College for 20 years, where she teaches psychology. Dr. Elam has been on the government faculty at Hill College for 15 years.

Detailed background information on each of the nominees and platform statements from the candidates will appear in the convention issue of the *Messenger*.

The election will be conducted during the annual convention, March 3. Officers' terms will begin April 1, 1995, and end March 31, 1996. Absentee voting will begin in late January, under arrangements outlined below.

Under provisions of the TJCTA Bylaws, candidates could have been nominated by petitions. According to Mrs. Lancaster, no petition was filed by the Dec. 1 deadline. The Bylaws also provide that candidates may be nominated from the floor during the general session of the TJCTA convention, scheduled to begin at 7:30 p.m., Thursday, March 2.

PROCEDURES FOR ABSENTEE VOTING

TJCTA members who wish to do so may express their preferences for 1995-96 officer candidates by casting absentee ballots. The Constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TJCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TJCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Junior College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1995-96.

Member's Signature ______________________________

PRINT Name ______________________________

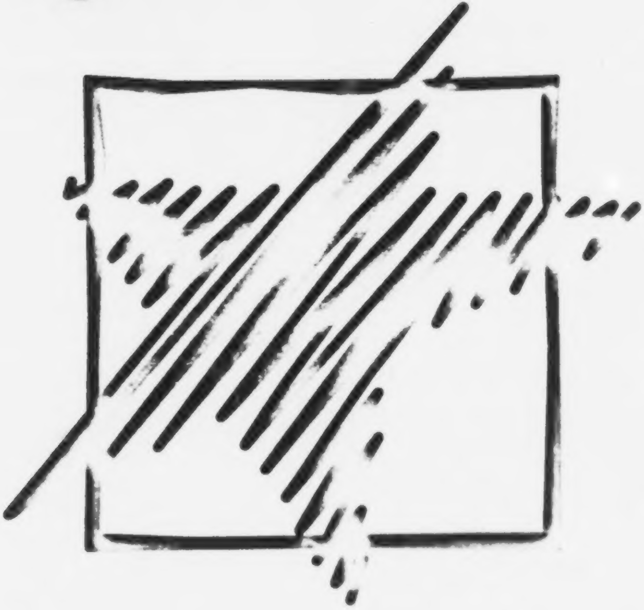
College ______________________________

MAIL THIS FORM TO THE STATE OFFICE: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 20, 1995.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 28, 1995. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

TJCTA

Messenger

January 1995 Convention Issue



North Harris Montgomery Community College District

North Harris College

Kingwood College

Tomball College

Montgomery College

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1994-95 EXECUTIVE COMMITTEE

SCOTT NELSON
President
Kingwood College
Kingwood, Texas 77339
(713) 359-1671

PATRICIA GREEN SMITH
President-Elect
Temple Junior College
Temple, Texas 76504
(817) 773-9961, Ext. 314

GLENDA H. EASTER
Vice President
Bill J. Priest Institute
Dallas, Texas 75215
(214) 565-5782

ANNA R. HOLSTON
Secretary
Central Texas College
Killeen, Texas 76540
(817) 526-1674

PATSY W. GOSS
Treasurer
San Jacinto College
Pasadena, Texas 77501
(713) 478-2712

BRIAN K. DILLE
Immediate Past President
Odessa College
Odessa, Texas 79764
(915) 335-6592

COMMITTEE CHAIRPERSONS

DANITA McANALLY
Professional Development Committee
Amarillo College
Amarillo, Texas 79178
(806) 371-5273

WILLIAM M. RUTHERFORD
Legislative Committee
Odessa College
Odessa, Texas 79764
(915) 335-6540

DEBRA J. FOSTER
Membership Services Committee
Temple Junior College
Temple, Texas 76504
(817) 773-9961, Ext. 293

MARILYN J. LANCASTER
Nominating Committee
Western Texas College
Snyder, Texas 79549
(915) 573-8511, Ext. 266

ELLEN H. BRENNAN
Membership Committee
San Antonio College
San Antonio, Texas 78212
(512) 733-2696

CYNTHIA M. SoRELLE
Resolutions Committee
McLennan Community College
Waco, Texas 76708
(817) 750-3645

DAVID M. CASTLES
Auditing Committee
Kilgore College
Kilgore, Texas 75662
(903) 983-8624

STEVE DUTTON
Convention Committee
Amarillo College
Amarillo, Texas 79178
(806) 371-5080

RICHARD LANCASTER
Publications Committee
Western Texas College
Snyder, Texas 79549
(915) 573-8511, Ext. 289

PATRICIA M. STONE
Election Committee
Tomball College
Tomball, Texas 77375
(713) 351-3338

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President's Message

Keeping the Promise" is the theme of this year's convention. To be perfectly honest, when topics such as "theme selection" come up, I generally start squirming toward the door. (Don't tell anyone, but we could probably go nakedly themeless and most conventioneers would never notice.)

In thinking about it, however, keeping promises has been a persistent virtue through the ages. The ancient Greeks prized it highly, as did the Romans. The Hebrews of Deuteronomy respected *covenants* (promises made to each other and/or with God) above all other human activity. The U.S. Constitution itself has been likened to a founding covenant—a promise not to be broken lightly. We won't get into the covenant of *matrimony*, in which modern Americans are batting around .500.

In our time, when "keeping promises" is the subject, folks often think reflexively of Robert Frost's poem, "Stopping by Woods on a Snowy Evening." All together now: "...But I have promises to keep / and miles to go before I sleep / and miles to go before I sleep."

Most of us, of course, ran headlong into these verses as schoolchildren. Indeed, I recall only two images with any clarity from Wolflin Elementary in Amarillo: (1) a burr-headed kid named "Buster" who liked to (quite literally *over lunch*) blow milk through his nose, and (2) reciting "Stopping by Woods" for my Sixth Grade teacher—a stern, wrinkled woman we believed so ancient she *belonged* in Deuteronomy. She also possessed the cruelly unfortunate (though not entirely inappropriate) name of Mrs. Bull.

Mrs. Bull required each student—*exceptions? hah!*—to recite a specified amount of poetry in front of the class during the year. As I recall, "Stopping by Woods" was popular, probably due to its sheer brevity (16 crisp lines). We doubtlessly prayed that, by cleverly selecting thrifty poems, the Grim Reaper's actuaries would catch up with Mrs. Bull and we'd be off the hook. Why, with any luck at all, she'd croak before we ever got around to epics such as "Charge of the Light Brigade" or "The Village Blacksmith," and that, as they say, would be that. Yep, ol' Mrs. Bull would be doing the Lawn Limbo out at Boot Hill, her saintly soul dispatched on the heavenly hayride, right through the Pearly Gates to Harp City, Robe Town, Golden Slipperville. Free at last!

However, this formidable woman only grew stronger and more ferocious with time. Like a vampire, she was beyond mere death.

But I digress. Anyway, thanks, Mrs. Bull, for the introduction to "Stopping by Woods" over a third of a century ago. I assume you're doing well ...and may your tribe increase.

Frost's deceptively simple poem concerns a traveler on horseback tempted by the silent peace of an isolated winter forest. Examining it today, the adult reader is touched with melancholy when the traveler must, with obvious regret, ride on. We understand those nagging, unspecified promises, and wish he or she (meaning, of course, *we*) could just relax—maybe take a nap. Until you think about it, and realize that a long rest in the snow on a winter night is ...madness...suicidal.

Today, for those of us in education, it is not difficult to identify with the weary traveler. Professional critics have multiplied, politicians spew forth irrelevant platitudes, and the general public grows increasingly indifferent. Educational consultants, gurus, and hi-tech hucksters have sprouted like weeds, each offering a Silver Bullet for success, but too often delivering a fraudulent snipe hunt. It is tempting to throw a to-hell-with-it party, stagger into the forest, and lie down.

But to abandon our commitment at this point in history is absurd. Need convincing? Try this: Next time you think our society is headed for serious trouble, imagine it without community colleges.

The historic covenant with our students can be stated simply: We promise open admissions and excellence in instruction. While some may argue such notions are congenitally (see the current book, *The Bell Curve, e.g.*) incompatible, the record patently shows the opposite. Millions of Americans have been educated at community colleges and, as a result, enjoy more productive lives. Our success is so obvious nobody seems to notice, like finding food at the grocery store. No, not everyone who enters the Open Door makes the grade, but there is entirely too much bean counting and hand wringing these days. So let the word go forth: By any reasonable standard, our promise is sound—even flourishing.

If you've been reading this page lately, you've noticed that I, too, have complaints. It's perfectly all right—perhaps even necessary in a democracy—to complain, but such expressions grow tiresome. So, for now, let's merely prepare for the annual TJCTA convention with justifiable pride. As one teacher (who, by the way, hails from a financially devastated college) put it to me, "I've got the best job in the world."

Besides, we've got promises to keep. See you in Dallas.

Scott Nelson

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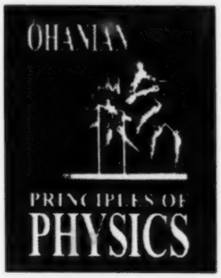

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74th Texas Legislature
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Several major issues affecting Texas community and technical colleges *and their employees* will be considered during the current legislative session. TJCTA members are encouraged to keep this page for convenient reference during the session.

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1. Write as an individual. Remember, you do not and cannot speak for the Texas Junior College Teachers Association or your college. Do **not** use college stationery or the college postage meter.
2. Know your legislator's committee assignments, interests, and areas of expertise. Indicate your familiarity with the legislator's past actions on an issue, especially if you are trying to change his or her mind.
3. Include your full name and return address on the **letter**; envelopes are often discarded.
4. Be brief: a single-page, well-organized letter is best.
5. Come to the point within the first sentence or two; mention bills or resolutions by number if possible.
6. Confine your letter to a single issue, bill, resolution, or area of concern.
7. Make your specific request as clear as possible and explain exactly what you want your legislator to do.
8. Be reasonable. State your position or request, and always give reasons for your request.
9. Be constructive, and avoid insults and threats.
10. Use your own words and your own stationery. Use personal pronouns like "I" and "you." Your letter should **not** read like a newspaper editorial.
11. Do not use form letters or form postcards. Petitions generally have minimal impact.
12. Type your letter. Proofread for errors in spelling, grammar, etc.
13. Write to your legislator when he or she does something of which you approve. A note of sincere appreciation is always appropriate.
14. Allow a reasonable time for a reply; two weeks should be sufficient in most cases. However, try to write prior to the last month of a legislative session. Letters received after May 1 during the session rarely are answered promptly.
15. Send a copy of your legislator's response to the TJCTA State Office if you receive an answer or information which you think will be helpful to the Association.
16. Always use the proper form of address in writing to your legislator or other state officials.

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"Dear Representative __(name)__:"

1995 TJCTA LEGISLATIVE PROGRAM ADOPTED

An eight-point legislative program was adopted by the TJCTA Executive Committee in its meeting Dec. 2, 1994.

Legislative goals and priorities were recommended by the organization's Legislative Committee in October. While the legislative program is subject to additions and changes by subsequent action of the Executive Committee, the present legislative goals are listed below:

1. Support appropriations for two-year colleges in the 1995-97 biennium at the levels recommended by the Texas Higher Education Coordinating Board.
2. Oppose any reduction in the rate of state funding for either the Teacher Retirement System or the Optional Retirement Program; support the continued fiscal integrity and actuarial soundness of the Teacher Retirement System; and support an increase in the multiplier factor of the retirement formula of the Teacher Retirement System of Texas to at least 2.2 percent.
3. Oppose any legislation which would provide for the expansion of any existing upper-level institution into a full, free-standing four-year university.
4. Support revenue enhancement measures necessary to provide funding recommended by the Coordinating Board.
5. Support the continued implementation of the Texas Academic Skills Program with adequate state funding for implementation and remediation.
6. Support legislation to establish approved service areas for community college districts and simplify the procedures for annexation of areas which meet approved service requirements.
7. Support legislation to assure that state approved community college transfer courses apply fully toward baccalaureate degree requirements.
8. Support legislation to tighten regulations governing community colleges' investment of funds.

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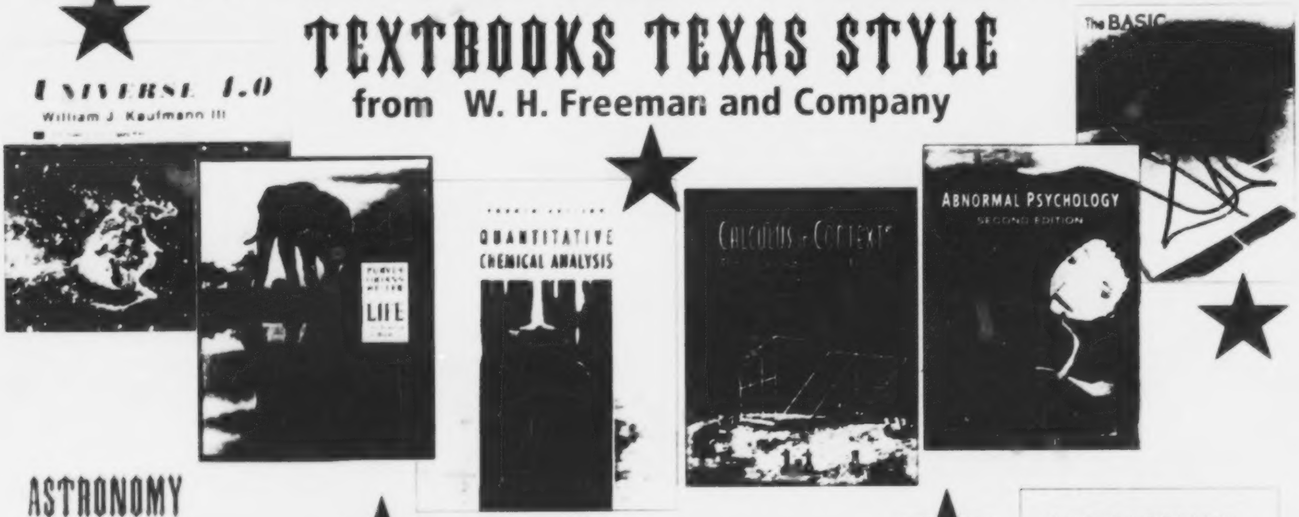

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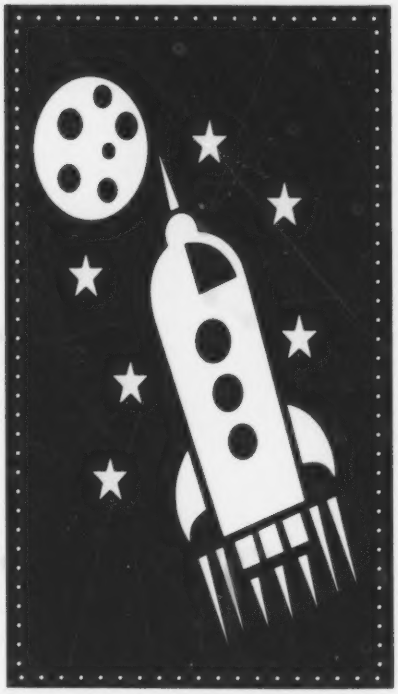

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CANDIDATES FOR STATE OFFICE, 1995-96

Officers of the Texas Junior College Teachers Association for 1995-96 will be elected during the balloting to be conducted at the convention on Friday, March 3, 1995. According to Patricia M. Stone, Tomball College, chairperson of the TJCTA Election Committee, voting will be conducted in the Grand Ballroom foyer of the Loews Anatole hotel in Dallas. Polls will be open from 8:00 a.m. to 5:00 p.m.

Two candidates for each office were named by the TJCTA Nominating Committee last November. The Dec. 1 deadline for "nominations-by-petition" passed with no petition being filed, according to Marilyn Lancaster, Western Texas College, chairperson of the Nominating Committee. Provision is made in the TJCTA Bylaws, however, for candidates to be nominated from the floor during the general session.

The Nominating Committee report will be presented at the general session, Thursday, March 2, at which time floor nominations will be in order.

Only *professional* members are eligible to vote in the election. Voting privileges are not extended to associate, student, and unaffiliated members under the Bylaws. Provisions for absentee voting are outlined on page 19.

Pertinent background information about the nominees appears on these pages. Platform statements are direct, unedited quotes from the candidates.

CANDIDATES FOR PRESIDENT-ELECT

Glenda H. Easter
Bill J. Priest Institute

Educational Background: Dallas Baptist University (BS, 1973); Blue Cross/Blue Shield Management Training Program (1975); University of North Texas (MA, 1990).

Professional Experience: Management Position, Blue Cross/Blue Shield (1970-72, 1975-78); English Teacher, Dallas ISD (1973-74); Production Coordinator/Manager, Information Processing Corporation (1978-81); Office Careers Instructor, El Centro College (1981-82); Computer Information Processing Instructor, Bill J. Priest Institute (1982-present).

Leadership Experience: TJCTA Vice President (1994-95); TJCTA State Secretary (1993-94); Chairperson, TJCTA Auditing Committee (1992-93); TJCTA Campus Representative (1984-95); TJCTA Membership Committee (1988-89); TJCTA Professional Development Committee (Secretary, 1989-90, 1991-92; Vice Chairperson, 1990-91); DCCCD Special Program Association (Immediate Past President, 1991-92; President, 1989-91); Chair, SPI Executive Council; DCCCD Faculty Special Program Instructors Association (Vice President, 1993-95); DCCCD District-Wide Articulation Committee; BIPIED Total Quality Management Steering Team; Texas Technical Society (Secretary/Treasurer, 1990-91; Chair, State Educator of the Year Committee, 1990-91; Board of Directors, 1990-93, 1993-96); Co-Chair, DCCCD Sexual Harassment Committee; DCCCD 1990 Planning Committee for the League of Innovation Committee; 1990 Texas Technical Society State Conference Planning Committee; DCCCD 25th Anniversary Steering and Planning Committee; DCCCD Speaker's Bureau; Secretary, Oak Cliff Chamber of Commerce Educational Committee (1991-92); North Texas Consortium of Community Colleges.

Additional Information: Member, TJCTA (1981-present); Member, Business and Professional Women's Association; DCCCD Special Program Instructor of the Year (1990-91); Texas Technical Society Educator of the Year (1991-92); Esprit de Corps for Commitment to Excellence (1988-89); Participant, 1st Annual DCCCD Great Teaching Seminar; Author of three textbooks: *Data Entry Applications and Procedures, 1st Edition; Data Entry Applications and Procedures, 2nd Edition; WordPerfect 5.1 Made Easy.*

Ronald D. Presley
South Plains College

Educational Background: South Plains College (Associate of Science, 1978); Texas Tech University (Bachelor of Science, 1980; Master of Education, 1990).

Professional Experience: Emergency Loan Supervisor, Farmers Home Administration, US Department of Agriculture (1980-82); Assistant Vice President, First National Bank of Seminole, Texas (1982-84); Vice President, Security State Bank and Trust, Ralls, Texas (1984-86); Associate Director, National Grain Sorghum Producers Association, Abernathy, Texas (1986-88); Assistant Professor, Agribusiness, South Plains College (1989-present).

Leadership Experience: TJCTA Campus Representative (1992-present); TJCTA Agriculture Section (Chair, 1992, 1993; Secretary, 1994); Chair, South Plains College Student Assistance Center Committee (1993-94); Chair, South Plains College, Smallwood Scholars Committee (1992); South Plains College Technical Vocational Quality Management Committee (1993-94); South Plains College Relations Committee (1989-91); Advisory Board, Texas Agricultural Loan Mediation Program, Lubbock (1989-present).

Additional Information: Member, TJCTA (1989-present); Hockley County Democratic Chair (1992-present); Hockley County Family Outreach Board of Directors (1990-present).

PLATFORM STATEMENTS

It is critical that TJCTA leaders encourage members to be participants in issues and concerns that shape the future of community colleges. It is important to provide ownership, not only in crisis situations, but also in our vision for the future of higher education. As President-Elect, I will:

- voice educators' needs and concerns through advocating lobbying efforts as related to classroom instruction, funding and issues that impact faculty rights.
- cultivate planning teams to develop pathways to effectively deal with the funding crisis facing community colleges.
- bring a diversified background in the areas of academics, technology, management and workforce literacy.

—GLENDA H. EASTER

TJCTA has consistently represented members in a positive and appropriate manner. As the future brings new challenges, we must work to carry on this strong tradition of representation. Networks of cooperation must be continuously built and maintained between the association, administrations, the Legislature and the Coordinating Board. While programs and personnel are diversified across the State, clearly defined goals and objectives must be created with the individual faculty member in mind. I am a proactive leader, working to formulate goals and priorities from within the membership. As President-Elect, I will monitor the progress and consistently work to accomplish defined goals.

—RONALD D. PRESLEY

CANDIDATES FOR VICE PRESIDENT

Anna R. Holston

Central Texas College

Mark E. Workman

Frank Phillips College

Educational Background: Paine College (BA 1964); Pepperdine University (MA 1978); Baylor University (MA 1990).

Professional Experience: Teacher Education Training, Fayetteville State University (1974-75); Educational Administration Training, New Mexico State University (1978-80); Army Education Center (1977-80); Killeen Independent School District (1980-83); English Instructor, McLennan Community College (1986-88); English Instructor, Central Texas College (1983-85, 1988-present).

Leadership Experience: TJCTA State Secretary (1994-95); TJCTA State Treasurer (1993-94); TJCTA Membership Services Committee (Chairperson, 1992-93, 1991-92, 1990-91); TJCTA Resolutions Committee (1989-90); TJCTA Auditing Committee (1988-89); Ad Hoc Advisory Committee for TASP (1994); CTC Task Force for Finance and Resources Development (1991); CTC Self-Study Steering Committee, Chairperson for Educational Support Services Committee (1992); Texas Council of Teachers of English (Program Chair, 1989; President, Region XII/XIII, 1990); SRCE Conference Recorder and Facilitator (1991).

Additional Information: Central Texas College Academic Educator of the Year (1990); CTC Piper Professor Nominee (1991); Member, Southwest Regional Conference on English in the Two-Year College; Member, Texas Conference of Teachers of English; Member, Conference of College Teachers of English; Member, National Council of Negro Women; and Member, Delta Sigma Theta Sorority, Inc.

Educational Background: West Texas State University (B.S., 1975; M.S., 1977); University of Central Oklahoma and Texas A&M University (graduate study); Texas Tech University (postgraduate study).

Professional Experience: Instructor of Computer Information Systems, Frank Phillips College (1981-89); Director of Computer Information Systems, Frank Phillips College (1989-present); Executive Director, Higher Education Consortium of Texas, Oklahoma, and Kansas (1993-present).

Leadership Experience: TJCTA Membership Services Committee (1993-95; Vice Chair 1994-95); TJCTA Data Processing Section (Chairperson 1993-94; Vice Chairperson 1992-93); TJCTA Election Committee (1992-93); TJCTA Resolutions Committee (1991-92); TJCTA Deans, Directors, and Division Chairs of CIS, Office Occupations, and Related Fields Section (Co-Chair, 1990-91); Vice President, Frank Phillips College Faculty Association (1993-present); Chair of FPC Self-Study Committee on Institutional Effectiveness (1988-89); FPC Academic Standards Committee (1988-90); Chair of FPC Computer Planning Committee (1985-87); Member of Task Force for Texas Higher Education Coordinating Board on Institution and Program Evaluation (1988-89).

Additional Information: Member TJCTA (1981-present); Founder and Executive Director, Higher Education Consortium of Texas, Oklahoma, and Kansas; Member, FPC Advisory Council; Member, Association for Computing Machinery; Recipient of Frank Phillips College Faculty Development Award (1993); Author of two books in computer information systems.

PLATFORM STATEMENTS

TJCTA must continue to address the growing demands for effective education in a time of increasing fiscal challenges. This goal remains a top priority. If re-elected to the Executive Committee, I will encourage active involvement in legislative matters that concern our membership and seek new opportunities for professional development and innovative yet sound methods for educating an increasingly diverse student population. I will continue to promote strong membership in our unique organization throughout Texas. Finally, I will devote my time and energy to assist TJCTA in accomplishing its objectives through vibrant, professional, and experienced leadership.

—ANNA R. HOLSTON

TJCTA is the guardian of community college educators' interests; therefore, we must ensure that the organization is actively supported by faculty across the state. Educators must focus their many voices through TJCTA to guarantee that holders of the political purse strings will listen.

If elected I will strive to:

- expand faculty benefits;
- protect faculty retirement plans;
- improve administration/faculty dialogue to eliminate unproductive activities;
- ensure a suitable instructional environment for faculty and students;
- increase awareness of TJCTA benefits to faculty;
- effectively communicate community college perspectives and concerns to legislators.

—MARK E. WORKMAN

PLATFORM STATEMENTS

We are all aware of the troublesome times ahead for college professionals and for education in general. As community college faculty, we face uncertain legislative action, dwindling appropriations, and increased responsibilities. It is imperative that TJCTA continue to take a positive and forceful stand. This organization's involvement and its membership's activities are vital.

As secretary of TJCTA, I would give my time and efforts to the Association, listen to my colleagues and encourage their participation in TJCTA. Working with the Executive Committee would allow me to represent the educators of our two-year colleges. It would be an honor.

—ANAMARIA DIAZ SHAW

TJCTA is the most reasoned, seasoned, respected champion of community college education, safeguarding and improving our financial future as well as enhancing our intellectual development. I ask for the opportunity once again to dedicate my enthusiasm and experience to:

- advocate effective faculty participation in developing a vision for the future of higher education
- energize the spirit and swell the ranks of our membership
- encourage faculty involvement in instructional issues, faculty rights, grading integrity, and financial priorities
- discourage the escalating use of adjunct faculty
- vitalize our lobbying efforts in Austin to protect and enlarge funding, retirement and health benefits, and academic autonomy

—PATSY W. GOSS

CANDIDATES FOR SECRETARY

Anamaria Diaz Shaw

Tarrant County Junior College—South Campus

Patsy W. Goss

San Jacinto College—Central Campus

Educational Background: Texas Christian University (BFA 1978, MA 1985, PhD 1989).

Professional Experience: Curriculum Developer/Coordinator, All Saints' Episcopal Upper School, Fort Worth (1986-1991); Tarrant County Junior College, South Campus (Associate Professor, English 1991-94; Professor, English 1994-present).

Leadership Experience: TJCTA Professional Development Committee (1994-95); Tarrant County Junior College (Coordinator, South Campus W.A.C. Committee 1993-present; Council on Institutional Effectiveness 1994-present; Nominee, District Appeals Committee 1993-present; Strategic Planning Action Team 1993-94; Campus Representative, Hispanic Educational and Leadership Council 1994-present; Assistant Coordinator, District U.I.L. Competition 1993; Judge, District U.I.L. Competition 1991-present; Campus Panelist, Writing Across the Curriculum Teleconference 1992; Committee Chair, C.A.S.P. Convention, Fort Worth 1992; Cultural Diversity Committee 1994-present).

Additional Information: Member, TJCTA (1991-present); Faculty, Cornerstone (Honors) Program (1991-present); Member, National Council of Teachers of English; Member, Southwest Regional Conference on English in the Two-Year College; Member, Texas Conference of Teachers of English; Member, South Central Modern Language Association; Member, Conference of College Teachers of English; Dissertation Fellowship, T.C.U. (1985-86).

Educational Background: Texas Christian University (BS 1962); University of Texas at Austin (MA 1966); Doctoral studies, University of Houston (1968-72); Post-graduate studies, University of Houston Clear Lake (1976-80).

Professional Experience: Adjunct Instructor, University of St. Thomas (1969); San Jacinto College—Central Campus (History Department Chair 1989-91; Director of Student Activities 1990-92; History Instructor 1966-present).

Leadership Experience: TJCTA State Treasurer (1994-95); Chairperson, TJCTA Membership Committee (1970-71, 1993-94); TJCTA Membership Services Committee (1990-93); TJCTA Social Committee (1988-90); TJCTA Campus Representative (1988-94); TJCTA History Section Chairperson (1993-94); San Jacinto College (Chair, Tycoon Committee, 1986-92; Planning & Evaluation Self-Study Committee, 1988-89; District Planning Committee on Student Services, 1989-91; Speakers Bureau, 1979-89; Campus Trainer, Writing Across the Curriculum 1986-89; Minority Action Committee 1991-92).

Additional Information: Outstanding PTK Sponsor in Texas and United States (1984); Nominated for Piper Award for Teaching Excellence (1971, 1980, 1990); San Jacinto College Teacher of the Year (1990); Board of Directors, San Jacinto River Association; Board of Directors, Rio Villa Civic Association; Community Advisory Panel for Lyondell and Arco Chemical Companies.

CANDIDATES FOR TREASURER

Deann C. Merchant
Amarillo College

Richard L. Elam
Hill College

Educational Background: West Texas State University (BS, 1971, MS, 1973); Texas Woman's University (PhD, 1984); University of California and Texas Tech University (additional graduate work, 1986)

Professional Experience: West Texas State University (Psychology Instructor, 1973; Sociology Instructor, 1975); Professor of Psychology, Amarillo College (1975-present); Licensed Professional Counselor, (1983-present)

Leadership Experience: TJCTA Membership Committee (Chairperson, 1990-91, 1991-92; Vice Chairperson, 1989-90); TJCTA Social Committee (Chairperson, 1984-85; Vice Chairperson, 1983-84); TJCTA Nominating Committee (1992-93); TJCTA Election Committee (1993-94); Resolutions Committee (1986-87, 1994-95); Chairperson, TJCTA Psychology Section (1992-93, 1993-94); Amarillo College Faculty Development Steering Committee (1993-94, 1994-95); Chairperson, Faculty Development Workshop Committee (1993-94, 1994-95); John F. Meade Faculty Excellence Award Committee (1993-94); Academic Affairs (1991).

Additional Information: John F. Meade Faculty Excellence Award (1993); Women's Forum Distinguished Service Award Nominee (1993); Piper Professor Nominee (1992); Founder, Deann C. Merchant Scholarship for Behavioral Sciences, Amarillo College (1993); Bi-City/County Board of Health Member, Amarillo (1985-92); Steering Committee Member for Bonnie Schomp, State Representative Candidate (1992); Trainer for St. Anthony Hospital's Hospice employees (1992); Higher Education Consortium (1994).

Educational Background: Bee County College (AA, 1971); Baylor University (BA, 1973, MA, 1975); University of North Texas (PhD, 1993); San Jacinto College and The University of Houston (additional studies)

Professional Experience: Part-time Instructor, Bee County College (1975); Part-time Instructor, San Jacinto College (1976); Instructor, Spring Branch ISD (1977-79); Instructor of History/Government, Hill College (1979-present)

Leadership Experience: TJCTA Legislative Committee (1991-95); TJCTA Auditing Committee (1990); TJCTA Government Section Chairperson (1995); Hill College Faculty Association (President, 1990-92; Vice President, 1988-90; Secretary/Treasurer, 1987); Hill College Evaluation of Instruction Committee (1979-90); Academic Freedom, Responsibility and Tenure Committee (1990-92); Curriculum Committee (1990-present); Learning Resources Center Committee (1990-present); Study Committee on Teaching Load, Class Size, and Working Hours (1988-89); Personnel Development Committee, Goal Achievement Task Force (1982); Steering Committee, SACs (1988-90); Student Development Committee, Institutional Planning (1993-98).

Additional Information: Cleburne Public Library Board (President, 1981-82, Member, 1979-present); Outstanding Achievement Award, Southern Historical Association, Texas State Historical Association, Brazos River Council for Social Studies (1993). Publications (with several articles having been accepted for publication in the new *Handbook of Texas* (1995): *Behold the Fields: The Relationship Between Texas Baptist Ministers and Slavery, 1850-1865, Slavery in Johnson County*

PLATFORM STATEMENTS

In our past we see a vision of our future. In my past, TJCTA members can see a fifteen-year record of dedicated service to our organization. The qualities I have applied to previous committee work—energy, enthusiasm, experience—I will apply diligently to the job of Treasurer.

As treasurer I pledge to:

- work energetically to tell the community college success story to the legislature and educational agencies
- promote enthusiastically our determination to excel in our work within the college and community
- provide experienced financial leadership to our organization.

I believe in the power of teachers united in TJCTA!

—DEANN C. MERCHANT

TJCTA is our voice in the state of Texas. The importance of education to the future of our state must be emphasized, and TJCTA remains the most effective voice in promoting that cause. If elected, I will faithfully fulfill my duties as treasurer and as a member of the Executive Committee. In addition, I will continuously promote the interests of community colleges and TJCTA by advancing:

- Professional standards in instruction and community activities,
- Membership and member recruitment,
- Harmony within the disparate offices and among the various community college organizations, and;
- An enhanced relationship with the legislature.

—RICHARD L. ELAM

PROCEDURES FOR ABSENTEE VOTING

TJCTA members who wish to do so may express their preferences for 1995-96 officer candidates by casting absentee ballots. The Constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TJCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TJCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Junior College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1995-96.

Member's Signature ______________________________

PRINT Name ______________________________

College ______________________________

MAIL THIS FORM TO THE STATE OFFICE: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 20, 1995.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 28, 1995. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

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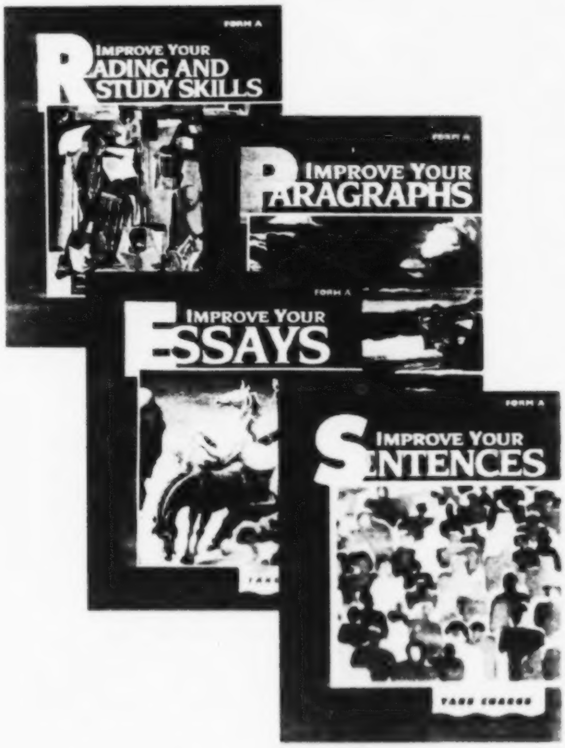

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Malvino:	ELECTRONIC PRINCIPLES, Fifth Edition, Problems in Electronics

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CONVENTION GENERAL SESSION PLANNED

In a departure from convention schedules in previous years, there will be only one plenary session at the 1995 convention. Convention planners, observing consistently low attendance at the Friday afternoon general sessions in recent years, concluded that members probably would prefer more time for special meetings and seminars and additional time for visiting the exhibits.

Consequently, the general session will be longer than in previous years, with a fuller agenda. The session will be a banquet meeting, open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, March 2, the event will be held in the Khmer Pavilion of the convention headquarters hotel, the Loews Anatole, in Dallas.

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members a chance to renew acquaintances from around the state and to meet candidates for state offices in the association.

Bob Schieffer

Bob Schieffer, moderator of *Face the Nation*, a CBS News public affairs broadcast, and anchor of the Saturday edition of the *CBS Evening News*, will be the featured speaker at the general session. The winner of many broadcast news awards, including four Emmys, Mr. Schieffer has been a principal anchor for CBS News since 1973 when he was named anchor of the *CBS Sunday Night News*. He has anchored the Saturday edition of the *CBS Evening News* since November 1976, the longest tenure for an anchor of a regularly-scheduled network news broadcast. He has covered every presidential campaign and has been a floor reporter at all the presidential nominating conventions since 1972.

A native of Texas, Mr. Schieffer received the Bachelor of Arts degree from Texas Christian University in 1959. He has been an important member of the Washington press corps since he was named CBS News Pentagon correspondent in 1969. He has been chief Washington correspondent since 1982.

Tickets for the banquet will be sold for $25 and ***must be purchased in advance.*** Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form on this page. Ticket orders must be received in the TJCTA state office by Feb. 24 to allow ample time for processing. Tickets will be mailed or may be held at the convention registration desk.

The agenda for the Thursday general session will include several items of business, introduction of state office candidates, a number of committee reports, and some special recognitions. Joy Richmond, Kilgore College, state president of the Phi Theta Kappa honor society will address the convention.

Earlier plans had included recognition of State Sen. John Montford (D-Lubbock) as the TJCTA outstanding legislator, but because of a scheduling conflict Sen. Montford cannot be present.

The major item of business will be consideration of a proposed amendment to the association's Constitution and Bylaws providing for a change of the organization's name. Following several years of discussion and consideration by various TJCTA committees, an amendment has been offered which, if adopted, would change the organization's name to the Texas *Community* College Teachers Association. Under provisions of the Constitution, the proposed amendment will be presented for discussion and debate at the 1995 general session. The amendment will appear on the ballot at the 1996 convention, and a two-thirds vote is required for approval.

For those unable to attend the banquet but who wish to hear Mr. Schieffer's keynote address and participate in the business meeting, general seating will be available in the Khmer Pavilion at 8:00 p.m.

REQUEST FOR BANQUET TICKETS

Please send ________ ticket(s) at $25 each for the TJCTA banquet scheduled for 7:30 p.m., Thursday, March 2, 1995, at the Loews Anatole hotel in Dallas.

My check in the amount of $________, payable to TJCTA, is enclosed.

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 28, and that **no refund will be made for reservations cancelled after that time**. (Banquet tickets *are* transferrable.)

☐ Hold ticket(s) to be picked up at the convention registration desk under my name.

☐ Mail ticket(s) to me at the address shown below.

Name ____________________

Address ____________________

____

NOTE: TICKET ORDER SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 24 TO ALLOW TIME FOR PROCESSING. MAIL TO: TJCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747

PROMINENT EDUCATOR TO ADDRESS PROFESSIONAL DEVELOPMENT SEMINAR

"When Much is Given, Much More Can Be Expected: Balancing Compassion With High Academic Standards" will be the topic for discussion at the Professional Development Seminar during the annual TJCTA convention. The seminar will be offered at 8:00 a.m., Friday, March 3, in the Morocco room of the convention headquarters hotel, the Loews Anatole hotel; and the presentation will be repeated at 1:00 p.m., the same day.

Vicente D. Villa

Featured speaker will be Vicente D. Villa, prominent educator, researcher, and lecturer. Dr. Villa attended Laredo Community College before transferring to the University of Texas at Austin. There he earned the bachelor of arts degree in biology. He received his doctoral degree from Rice University, and has done postdoctoral work at the University of Wisconsin and Brandeis University, in Massachusetts. In 1972, he joined the faculty in the biology department at New Mexico State University, returning to Texas in 1985 to assume his current position as professor of biology at Southwestern University, in Georgetown.

Dr. Villa is a microbiologist, publishing a number of papers on cell wall synthesis in dimorphic fungi. He mentors undergraduate students who are interested in an introduction to research. He teaches cellular and molecular biology and immunology.

A highly regarded educator, Dr. Villa has received numerous teaching awards, including the Donald C. Rouch award for teaching excellence at New Mexico State University, the Piper professor award, and the United States Professor of the Year Award, from the Council for the Advancement and Support of Education. He was also named outstanding science teacher at the university level by the New Mexico Academy of Science.

Arrangements for the Professional Development Seminar were made by the TJCTA Professional Development Committee, chaired by Danita McAnally, Amarillo College.

MEMBERSHIP SERVICES COMMITTEE PLANS PROGRAMS

Beth Hearn

Deann Merchant

Deborah Youngblood

Debra Foster, Temple Junior College chairperson of the TJCTA Membership Services Committee, has announced programs to be sponsored at the 1995 TJCTA convention in Dallas.

Financial Planning Seminar

Always a popular event, the Financial Planning Seminar offers helpful advice to members seeking ways to plan their financial futures. The seminar will be offered at 8:00 a.m., Friday, March 3, in the Miro room of the Loews Anatole hotel, and the presentation will be repeated at 1:00 p.m., the same day. This year's program will be led by Beth Hearn, registered representative of Waddell and Reed Financial Services. She will discuss "Money Management Menagerie." In her remarks, Ms. Hearn will address basic budgeting concerns, including net worth, children, and money. She will answer questions about when and how to plan for early retirement and will discuss the advantages and disadvantage of annuities and mutual funds.

Retirement Seminar

Deann Merchant, professor of psychology at Amarillo College, will lead the Retirement Seminar in a discussion of retirement planning. The seminar will be offered at 1:00 p.m., Friday, March 3, in the Madrid room of the Loews Anatole hotel. Dr. Merchant's presentation is entitled "Am I Psychologically Ready to Retire? (Fun in the Sun or Tears in Your Beer?)" In her remarks, she will address the phases of retirement older adults experience and explain what percentage of older adults continue to work after retirement. Dr. Merchant will consider the various predictors of successful retirement and suggest who adjusts best to retirement. Finally, she will discuss the changing pattern of retirement in the United States and around the world.

Following Dr. Merchant's remarks, a panel of retirees will respond to the question "What Would You Do Differently?" Panel members will be Eunice Parker, Hill College; Mary Lyons, Tarrant County Junior College; Clanton Newbill, Tarrant County Junior College; Anne Penney Newton, Temple Junior College; and Robert Wylie, Amarillo College.

Wellness Seminar

Deborah Youngblood, employee wellness program director at San Jacinto College–Central Campus, will be the featured presenter at the Wellness Seminar. Her topic will be "Survival Guide for Working Families: Resource Tips for Taking Control of Your Time and Life Again." This holistic presentation will consider the many factors involved in a balanced life, including parenting commitments, household management, and the "balancing act" between family, friends, couples, fitness, relaxation, and leisure time.

The seminar will be offered at 2:30 p.m., Friday, March 3, in the Morocco room of the Loews Anatole hotel.

The Wellness Subcommittee of the Membership Services Committee will also sponsor other activities during the convention. A wellness booth located in the foyer outside the exhibit area will provide blood pressure screening, literature on wellness issues, and "wellness tips" bookmarks. The Loews Anatole hotel also provides, at an additional fee, tennis, racquetball, and workout facilities. Information can be obtained at the hotel registration desk or the wellness booth.

SEMINAR PLANNED ON "TEACHING SPANISH TO HISPANICS"

Fidel de Leon, instructor of foreign language at El Paso Community College, will lead a special seminar Friday, March 3, immediately following the Foreign Language Section, in the Steuben room, on "Teaching Spanish to the Native Speaker of Spanish: Curriculum, Methodologies, and Assessment."

Fidel de León

Traditionally, Dr. de León notes, Spanish is taught as a second language in American colleges. However, this approach does not provide adequate instruction for a large population of native speakers in college classrooms. The language proficiency of native speakers requires curriculum which uses Spanish as the primary form of communication in the classroom, with limited reference to English, as required. Dr. de Leon will offer information about methodologies, curriculum, assessment, and instructional materials for the native Spanish speaker.

ADMINISTRATORS MEET TO EXPLORE "THE ROAD UNTRAVELED"

John E. Roueche

On Friday of the TJCTA convention, a joint meeting of the Texas Association of Junior and Community College Instructional Administrators, Texas Association of College Technical Educators, and Texas Association of Community College Chief Student Affairs Administrators will hear a presentation by John E. Roueche, professor of education and director of the Community College Leadership Program at the University of Texas at Austin.

Dr. Roueche received his doctorate from Florida State University, and has served as a high school history and English teacher, community college dean of students and instructional dean, and faculty member at the University of California–Los Angeles and Duke University before joining the faculty at the University of Texas. He has received national recognition for his research, teaching, and leadership, including the 1994 Distinguished Faculty Award from the University of Texas at Austin, the National Distinguished Service Award from the National Council for Student Development, the Lamar Johnson Leadership Award from the League for Innovation in the Community College, and the National Distinguished Leadership Award from the American Association of Community Colleges.

Dr. Roueche's topic will be "The Road Untraveled: Opportunity and Challenge for Community College Leaders as They Encounter the Rapid Change of the 21st Century."

Friday afternoon, the meeting will continue with an address by David Welsh, a practicing psychologist in Fort Worth. He will lead the group in a "Check-Up From the Neck Up: Personal Change for Community College Leaders as They Experience the Fast Pace of Educational Change." Dr. Welsh received his Ph.D. degree from the University of Texas at Austin, and has worked as a staff psychologist for school systems in Austin and Fort Worth. For the past eight years he has maintained a private practice in Fort Worth, where he and his staff provide counseling and testing services. In addition to his clinical practice, Dr. Welsh consults with school districts, hospitals, law enforcement agencies, and private businesses. A popular speaker and trainer, he presents more than 80 seminars annually. For the past seven years he has produced and hosted his own weekly television talk show, *Issues of the Mind*, and he regularly appears live on the nationally televised counseling show, *COPE*.

On Saturday, TAJCCIA and TACTE will meet to hear a discussion led by Robert E. Lahti, Assistant Commissioner for Community and Technical Colleges of the Texas Higher Education Coordinating Board. Dr. Lahti has served as president of two-year colleges in three states. He was president of the Community College System of Denver, a multi-campus district. He was the founding president of a college in the northwest suburbs of Chicago, and reorganized a college in Michigan.

Dr. Lahti holds the bachelor of science degree in mathematics and physical sciences, the master of arts in guidance and psychology, and a doctorate in college personnel administration. He will present his "Perspective on Community College Issues."

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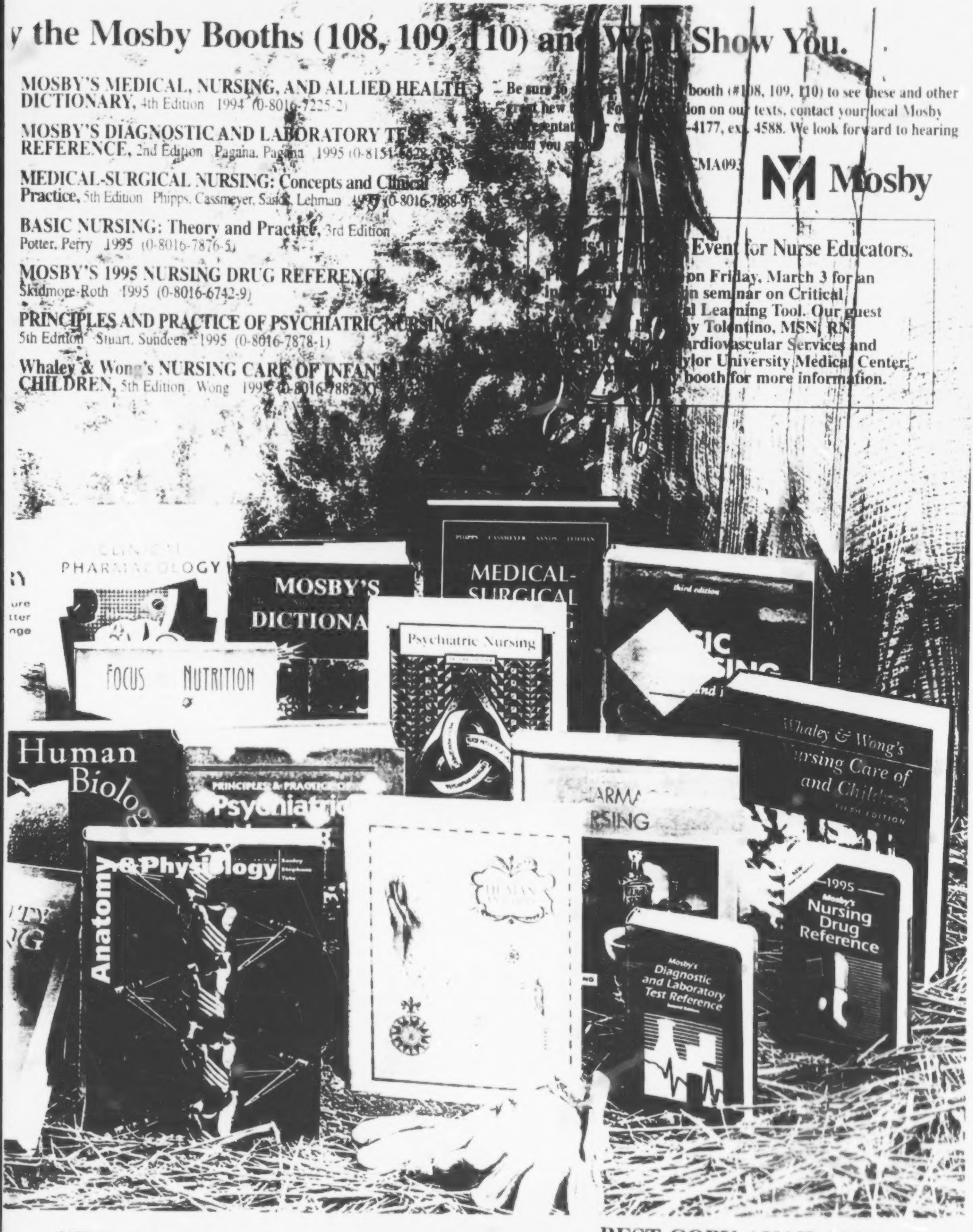

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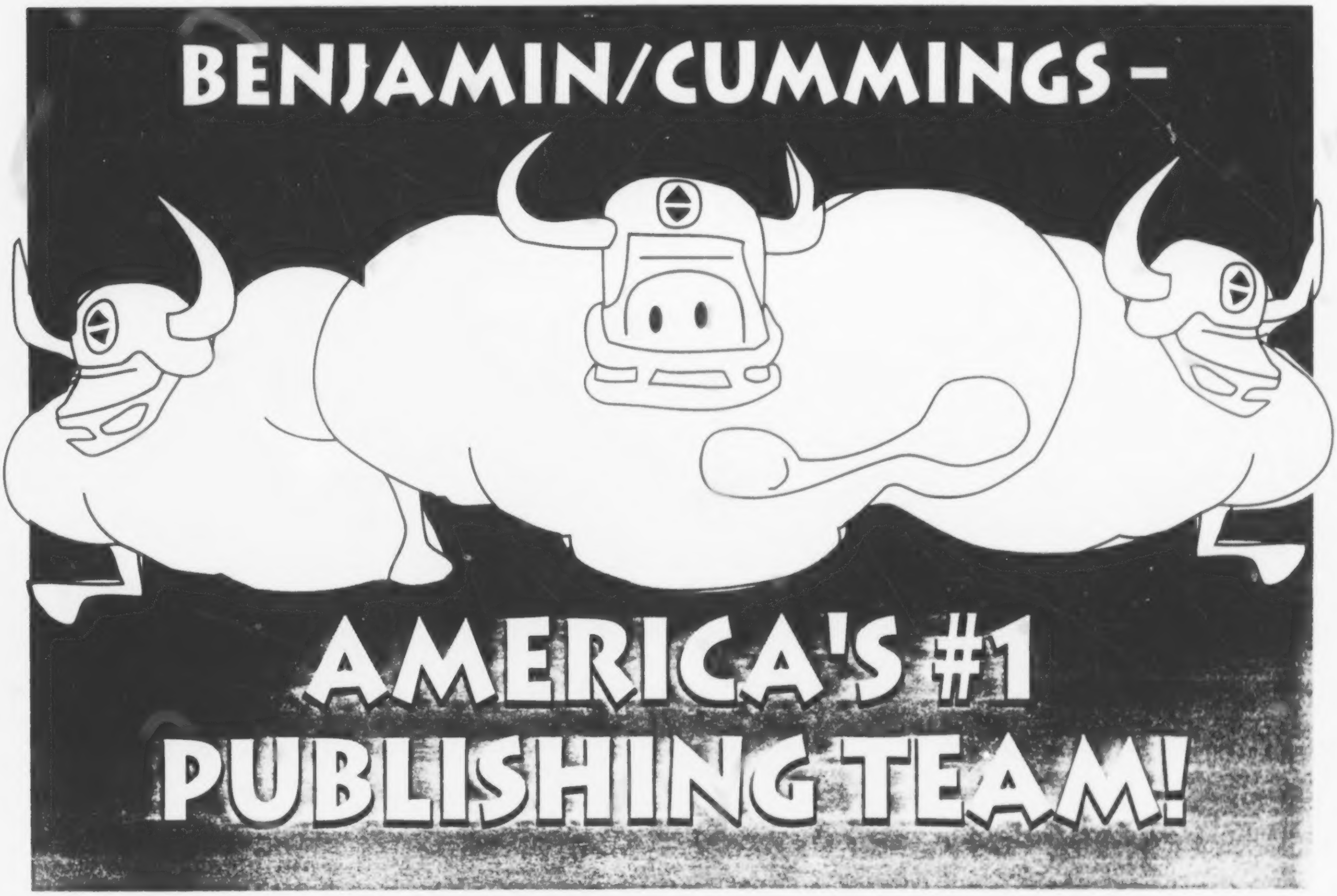

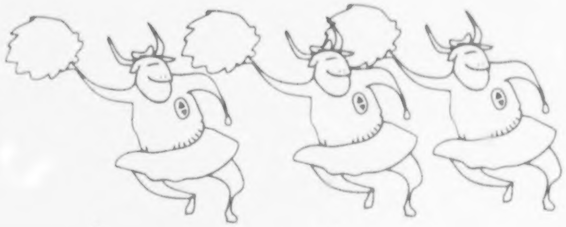

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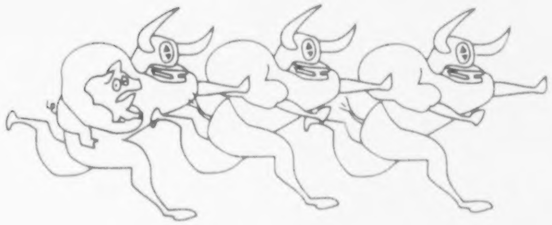

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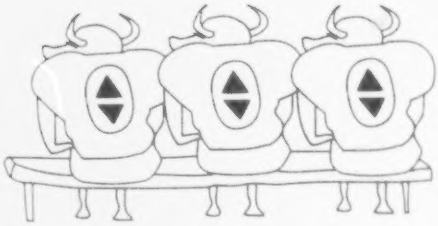

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ACCOUNTING SECTION PLANS PROGRAM

Martha Doran

Billie Cunningham

The Friday session of the Accounting Section at this year's TJCTA convention will feature an address by Martha S. Doran, associate professor of business administration at Stephens College, in Columbia, Missouri. Dr. Doran received the Ph.D. degree in learning and instructional technology from Arizona State University in 1994.

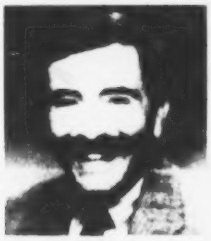
Her teaching responsibilities include financial and managerial accounting, as well as related small business courses on interactive learning in the college classroom. Dr. Doran has extensive corporate experience as both a comptroller for various corporations and as a partner in a local CPA firm. She has conducted seminars for Arizona State University, the Arizona State Society of CPAs, and the American Accounting Association.

As a member of the curriculum redesign committee at Arizona State University, Dr. Doran helped develop, design, and implement the new introductory accounting courses which were part of the AECC grant awarded to that school in January 1991. She is coauthor of one of the new accounting texts which seeks to implement changes in the perspective and the delivery method of the introductory course.

On Saturday, the Accounting Section will feature a presentation by Billie M. Cunningham, assistant professor of accounting at the University of Missouri at Columbia. Previously, she taught accounting at Collin County Community College.

Dr. Cunningham has conducted numerous workshops around the country on the use of writing exercises and cooperative learning in accounting classes, as well as on incorporating creative and critical thinking strategies in the classroom. She is coauthor of several accounting textbooks, including *Accounting: Principles and Applications*, fifth edition; and the forthcoming *Accounting Information for Business Decisions*. She has published articles in numerous professional journals, and received the outstanding article award from the Two-Year College Section of the American Accounting Association.

Dr. Cunningham's topic will be "Strategies for Improving Accounting Students' Critical Thinking Skills."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Katherine Gonnet

DEVELOPMENTAL READING SECTION TO DISCUSS "OPENING DOORS TO COMPREHENSION"

A panel discussion will be the feature presentation of the Friday meeting of the Developmental Reading Section. The panel will consist of Joseph Cortina, Janet R. Elder, and Katherine Gonnet, instructors of reading improvement and study skills at Richland College. They have worked together as a writing team for nearly a decade. Their books include *Comprehending College Textbooks*, *Opening Doors: Understanding College Reading*, and *How to Prepare for the TASP.*

Dr. Cortina received his undergraduate degree in English from San Diego State University, and his master's and doctoral degrees in curriculum and instruction from the University of North Texas. He taught undergraduate teacher education courses in reading at the University of North Texas and Texas Woman's University. In 1981 he was selected to represent the Dallas County Community College District as a nominee for the Piper award for teaching excellence, and in 1994 he was a recipient of an excellence award given by the National Institute for Staff and Organizational Development. In addition to teaching reading courses at Richland College, he has served on interdisciplinary teaching teams for honors English courses and has served as a faculty leader at Richland College's Writing Across the Curriculum Program.

Dr. Elder was graduated *summa cum laude* from the University of Texas at Austin with the bachelor of arts degree in English and Latin. She is a member of Phi Beta Kappa. Her Ph.D. in curriculum and instruction is from Texas Woman's University, where the College of Education presented her the Outstanding Dissertation Award. She established the first comprehensive secondary reading program in the Dallas Independent School District.

Dr. Elder served on the task force which reviewed Richland College's college-wide writing program. She received the Extra Mile Award from special services students and has been her division's Piper award nominee for excellence in teaching, and in 1993 received an excellence award from the National Institute for Staff and Organizational Development.

Dr. Gonnet's education background includes the bachelor of science degree from Texas Woman's University and the master's degree from Southern Methodist University, where she was awarded a government fellowship in the Reading Research Specialist Program. Her doctoral degree, from the University of North Texas, is in higher education administration. She served as the chairperson of Richland College's developmental studies division for six years before she resumed full-time teaching. An instructor of honors humanities and English courses, Dr. Gonnet was selected as her division's nominee for the Piper award for teaching excellence.

On Saturday, the panel will continue its discussion, and will be joined by Carol Hamann, instructor of reading at Richland College. Saturday's program will also include an open forum for members of the audience to ask questions and offer comments.

BIOLOGY SECTION ANNOUNCES PROGRAMS

On Friday, the TJCTA Biology Section will feature an address by Alfredo DiStefano, practicing oncologist at the Arlington Cancer Center. A native of New York, Dr. DiStefano graduated *magna cum laude* from the State University of New York.

He served on the faculty of the University of Texas System Cancer Center at M. D. Anderson Hospital and Tumor Institute from 1977 to 1980. Since 1992 he has been an adjunct professor of chemistry at the University of Texas at Arlington.

Dr. DiStefano will discuss "Advances in Diagnosis and Treatment of Breast Cancer."

On Saturday, Aliece Watts, forensic serologist with the Fort Worth Police Department, will offer a presentation entitled "Forensic DNA: The Examination of Blood and Body Fluids."

Aliece Watts

After earning the bachelor of science degree from the University of Texas at Arlington, Ms. Watts received training from the FBI school in Quantico, Virginia, in serology and DNA analysis.

In her current position, she is responsible for examination, comparison, and identification of biological evidence involved in criminal proceedings.

Prepare Your Students for Tomorrow's Business Challenges

Retailing, 2e
Patrick Dunne, *Texas Tech University*
Robert Lusch, *University of Oklahoma*
Myron Gable, *Shippensburg University*

The Rose Petal: Understanding a Retail Enterprise Using Spreadsheet Analysis
Robert Lusch, *University of Oklahoma*
Patrick Dunne, *Texas Tech University*

The World of Business, 2e
Larry Gitman, *San Diego State University*
Carl McDaniel, *University of Texas/Arlington*

Marketing: Core Concepts
Roy T. Shaw, *University of Utah*

Essentials of Business Communication, 3e
Mary Ellen Guffey, *Los Angeles Pierce College*

Business Plan Builder—Academic Version
Manuel J. Tarrazo, *University of San Francisco*
JIAN Tools for Sales, Inc.

Supervision: Concepts and Practices of Management, 6e
Raymond L. Hilgert, *Washington University*
Edwin C. Leonard, Jr., *Indiana University-Purdue University/Ft. Wayne*

Supervisory Management: The Art of Empowering People, 3e
Donald C. Mosley, *University of South Alabama*
Leon C. Megginson, *Mobile College*
Paul H. Pietri, Jr., *University of South Alabama*

Essentials of Management
Andrew DuBrin, *Rochester Institute of Technology*

A Handbook for Office Workers, 7e (HOW 7)
James L. Clark, *Pasadena City College*
Lyn R. Clark, *Los Angeles Pierce College*

Law for Business, 11e
John D. Ashcroft, *U.S. Senator, Missouri*
Janet E. Ashcroft, *Missouri Bar Member*

Business Mathematics, 10e
James E. Deitz, *Heald Colleges of California*
James L. Southam, *San Francisco State University*

Business Mathematics: A College Course, 4e
Loyce C. Gossage, *Mt. San Antonio College*

Introduction to Management
Warren R. Plunkett, *Wright College*
Raymond F. Attner, *Brookhaven College*

Business English, 5e
Mary Ellen Guffey, *Los Angeles Pierce College*

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48th Annual Convention
TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
and
TEXAS JUNIOR COLLEGE ASSOCIATION

LOEWS ANATOLE HOTEL — MARCH 2-4, 1995 — DALLAS, TEXAS

Convention Theme:

"Keeping the Promise"

Convention-At-A-Glance

THURSDAY—MARCH 2, 1995

9:00 a.m.–5:00 p.m.	Special Meetings (to be announced)
12:00 Noon–10:00 p.m.	Convention Registration—Grand Ballroom Foyer
1:00–4:00 p.m.	Committee Meetings, as called by Committee Chairpersons
4:00–5:00 p.m.	Meeting of Executive Committee, Resolutions Committee, and all TJCTA Committee Chairpersons—Lalique
6:30–7:30 p.m.	Informal Reception—Khmer Pavilion
7:30 p.m.	BANQUET AND GENERAL SESSION—Khmer Pavilion

FRIDAY—MARCH 3, 1995

8:00 a.m.–5:00 p.m.	Convention Registration—Grand Ballroom Foyer
8:00 a.m.–5:00 p.m.	Exhibits Open—Grand Ballroom
8:00 a.m.–5:00 p.m.	Polls Open (Election of Officers)—Grand Ballroom Foyer
8:00–9:15 a.m.	Financial Planning Seminar—Miro (repeated at 1:00 p.m.)
8:00–9:15 a.m.	Professional Development Seminar—Morocco (repeated at 1:00 p.m.)
9:30–11:00 a.m.	Section Meetings for Some Sections
11:15 a.m.–12:45 p.m.	Section Meetings for Remaining Sections
1:00–2:30 p.m.	Financial Planning Seminar—Miro (repeat of 8:00 a.m. presentation)
1:00–2:30 p.m.	Professional Development Seminar—Morocco (repeat of 8:00 a.m. presentation)
1:00–2:30 p.m.	Retirement Seminar—Madrid
2:30–4:00 p.m.	Wellness Program Seminar—Morocco
2:30–4:00 p.m.	Other Special Meetings (to be announced)
9:00 p.m.–1:00 a.m.	Dance for TJCTA Members and Invited Guests—Khmer Pavilion *(Admission by convention badge* ***only****)*

SATURDAY, MARCH 4, 1995

8:00–11:30 a.m.	Convention Registration—Grand Ballroom Foyer
8:00–11:30 a.m.	Exhibits Open—Grand Ballroom
9:00–10:15 a.m.	Section Meetings for Some Sections
10:30–11:45 a.m.	Section Meetings for Remaining Sections
11:45 a.m.	Adjournment
12:00 Noon–3:00 p.m.	Special Meetings (to be announced)

TJCTA COMMITTEE MEETINGS
Thursday, March 2, 1995
Loews Anatole Hotel

(Note: All committees are subject to additional meetings as called by their chairpersons.)

Professional Development Committee	1:00–3:00 p.m.—Wyeth
Legislative Committee	1:00–3:00 p.m.—Steuben
Membership Services Committee	1:00–3:00 p.m.—Obelisk-B
Publications Committee	1:00–3:00 p.m.—Travertine
Auditing Committee	2:00–3:00 p.m.—Peridot
Resolutions Committee	3:00–4:00 p.m.—Wyeth
Executive Committee and all TJCTA Committee Chairpersons	4:00–5:00 p.m.—Lalique
Election Committee	5:00–6:00 p.m.—Lalique

SPECIAL MEETINGS

Texas Higher Education Coordinating Board and University of North Texas—Secretary's Commission of Achieving Necessary Skills—Wednesday, March 1, 8:30 a.m.–5:00 p.m.—Jessie Teddlie, Chairperson

Texas Organization for Associate Degree Nursing—Executive Committee Meeting—Wednesday, March 1, 2:00–6:00 p.m.—Helen Reid, Trinity Valley Community College, Chairperson

Texas Higher Education Coordinating Board—Project Directors and Managers Meeting for Discretionary Grants Funded under the Carl D. Perkins Vocational Education Act—Thursday, March 2, 8:00 a.m.–2:00 p.m.—Metropolitan Ballroom—Chairperson: Ken Tunstall, Director of Workforce Education, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

Junior College Student Personnel Association of Texas (JCSPAT)—Executive Committee Meeting—Thursday, March 2, 1:30–4:00 p.m.—Obelisk-A—Adelina S. Silva, Palo Alto College, President

Texas Organization for Associate Degree Nursing—Annual State Convention—Thursday, March 2, 9:00 a.m.–4:30 p.m.—Monet Ballroom—Helen Reid, Trinity Valley Community College, Chairperson

Texas Junior College Retirees Association—Friday, March 3, 2:30–3:45 p.m.—Madrid—Norman Ellis, President

Texas Community College Women Educators Association—Luncheon Meeting—Friday, March 3, 1:00–2:15 p.m.—Lalique—Jo-Carol Fabianke, Program Chairperson

Texas Association of College Technical Educators (TACTE)—Executive Board—Luncheon Meeting—Friday, March 3, 1:00–2:15 p.m.—Ninfas Mexican Restaurant, 1515 Inwood Road—Don A. Perry, Mountain View College, President

Records Management Officers—Friday, March 3, 2:30–3:45 p.m.—Manchester—"Electronic Document Imaging," Tim Nolan, Information Imaging Consultant, Texas State Library; "Creating Records Control Schedules," Wes Scott, Records Consultant, Texas State Library, James M. Dye, Alamo Community College District, Chairperson

National Council for Staff, Program, and Organizational Development (NCSPOD)—Friday, March 3, 2:30–3:45 p.m.—Chambers—J. Tom Rodgers, Collin County Community College, Regional Vice President

Tarrant County Junior College Nursing Program—"One Junior College's Response to Health Care Reform: Developing a Patient Care Assistant Program"—Friday, March 3, 2:30–3:45 p.m.—Emerald—Sue Paxton, Tarrant County Junior College–South Campus, Speaker; Jean Ashwill, Tarrant County Junior College–South Campus, Chairperson

Tech-Prep Seminar—Friday, March 3, 2:30–4:00 p.m.—Miro—"School-to-Work in Texas: What Is the Community and Technical College Role?"–Barry Russell, Central Texas Tech-Prep Consortium, Moderator

Texas Higher Education Coordinating Board—Friday, March 3, 2:30–4:00 p.m.—Milan—"State-Level Review of Texas Community and Technical Colleges," Molly Boyd, Director of Research and Institutional Effectiveness, and Irma Berry, Program Director and Site Visit Coordinator, Texas Higher Education Coordinating Board

Texas Mathematical Association of Two-Year Colleges (TexMATYC)—Friday, March 3, 4:00–5:30 p.m.—Obelisk-A—"Standards for Introductory College Mathematics," Marilyn Mays, North Lake College, Speaker; Wayne Miller, Lee College, President

Phi Theta Kappa Chapter Sponsors—Friday, March 3, 4:00–5:30 p.m.—Lalique—Mary S. Hood, Western Texas College, State Advisor

Two-Year College English Association Southwest—Executive Committee—Saturday, March 4, 10:30–11:45 a.m.—Rosetta—Michael Matthews, Tarrant County Junior College–Northeast Campus, President

Texas Post-Secondary Cosmetology Educators Association—Saturday, March 4, 10:30–11:45 a.m.—Sapphire—Elizabeth P. Jolivette, Houston Community College, Chairperson

CONVENTION REGISTRATION FEES

Pursuant to action of the Association in its 1982 convention, the TJCTA Executive Committee has established the following schedule of registration fees for the 1995 convention:

Professional, Associate, Student, and Unaffiliated Members	$ 30
Immediate Family of Registered Members *(provided the guests are not themselves eligible for professional membership)*	No charge
Guests of the Association	
Program Speakers *(not eligible for professional membership)*	No charge
Representatives of Exhibitors *(not eligible for professional membership)*	No charge
All Others	$ 65

NOTE: Employees of Texas two-year colleges may NOT register as guests.

MEMBERS AND GUESTS WILL BE REQUIRED TO PRESENT CONVENTION BADGES FOR ADMISSION TO ALL CONVENTION ACTIVITIES.

SECTION MEETINGS

(NOTE: Most sections will meet twice during the convention. Members are urged to attend the section meetings for their areas of specialization during the scheduled times and utilize the "free" time to attend other section meetings and visit the commercial exhibits.)

MEETING LOCATIONS ARE TENTATIVE. CONSULT OFFICIAL PROGRAM AT REGISTRATION.

ACCOUNTING

Chairperson: CLARICE McCOY, Brookhaven College

Friday, 11:15 a.m.–12:45 p.m.—Miro

"Using and Designing Cooperative Learning Activities in Accounting," Martha S. Doran, Associate Professor of Business Administration, Stephens College, Columbia, Missouri

Saturday, 9:00–10:15 a.m.—Miro

"Strategies for Improving Accounting Students' Critical Thinking Skills," Billie M. Cunningham, Assistant Professor of Accounting, University of Missouri at Columbia

AERONAUTICAL TECHNOLOGY

Chairperson: W. FLOYD CURTIS, Tarrant County Junior College–Northwest Campus

Friday, 9:30–11:00 a.m.—Dardenelles

"Counterfeit Aircraft Parts—Criminal Prosecution," Joseph Libowski, Special Agent, Office of Inspector General, United States Department of Transportation

Saturday, 10:30–11:45 a.m.—Dardenelles

"Stratoflex Hydraulic Products: Equipment for General Aviation," Eddie Phillips, Product Manager, Stratoflex Corporation

AGRICULTURE

Chairperson: ROYCE L. GRANBERRY, Texarkana College

Friday, 9:30–11:00 a.m.—Cardinal-A

"The Emerging Economies of Eastern Europe and the Implications for American Agriculture," Kenneth Stokes, Extension Economist, Texas Agricultural Extension Service

Saturday, 10:30–11:45 a.m.—Cardinal-A

"Financial Management Required by the United States Department of Agriculture for Farmers," Ronald D. Presley, Assistant Professor of Agribusiness, South Plains College

AIR CONDITIONING AND REFRIGERATION TECHNOLOGY

Chairperson: DAVID T. EISHEN, JR., Cedar Valley College

Friday, 11:15 a.m.–12:45 p.m.—Cardinal-A

"The York Triathalon Natural Gas Heating and Cooling System," Tom Collier, Service Representative, York International Corporation

Saturday, 9:00–10:15 a.m.—Cardinal-A

"The Carrier R-134a Residential Air Conditioner," Danny Keating, Marketing Manager, Carrier-Bock Corporation

ART

Chairperson: BETTY W. MORAN, El Centro College

Friday, 9:30 a.m.–12:15 p.m.

Tour of the "Museum of the Americas," Dallas Museum of Art

(NOTE: Transportation will depart from the Clock Tower entrance of the Loews Anatole hotel promptly at 9:30 a.m., and return at approximately 12:15 p.m.)

Saturday, 9:00–10:15 a.m.—Travertine

"The Educational Mission of the African-American Museum," Edleeca Thompson, Curator of Exhibitions and Collections, Museum of African-American Life and Culture, Dallas

ASSOCIATE DEGREE NURSING

Chairperson: BARBARA S. DEVITT, Collin County Community College–Central Park Campus

Friday, 11:15 a.m.–12:45 p.m.—Rosetta

Luncheon Session. "Critical Pathways: A Clinical Learning Tool," Remy Tolentino, Administrator, Cardiovascular and Critical Care Services, Baylor University Medical Center, Dallas

Saturday, 9:00–10:15 a.m.—Rosetta

"Accelerated Learning: Learning Faster and Remembering More," Jo Carol Claborn, Executive Director, Nursing Education Consultants, Inc., Dallas

AUTOMOTIVE SERVICES

Chairperson: CHARLES E. STATZ, Temple Junior College

Friday, 9:30 a.m.–11:00 a.m.—Ming

"Snap-On 'Electronic Toolbox' and Simu-Tech Module," Kenneth Ragan, Technical Advisor, Snap-On Tools

Saturday, 10:30–11:45 a.m.—Ming

"Understanding and Optimizing Your Ignition System: The Doctor's Way," Christopher A. Jacobs, President, Jacobs Electronics Products

BIOLOGY

Chairperson: GARY A. SMITH, Tarrant County Junior College–Northeast Campus

Friday, 11:15 a.m.–12:45 p.m.—Monet Ballroom

"Advances in Diagnosis and Treatment of Breast Cancer," Alfredo DiStefano, Practicing Oncologist, Arlington Cancer Center

Saturday, 9:00–10:15 a.m.—Monet Ballroom

"Forensic DNA: The Examination of Blood and Body Fluids," Aliece Watts, Forensic Serologist, Fort Worth Police Department

BUSINESS ADMINISTRATION

Chairperson: NORA EMERT-DOWNEY, El Paso Community College

Friday, 9:30–11:00 a.m.—Monte Carlo

"Articulate the Promise: How to Link Secondary and Post-Secondary Education," Pat Rajski, Articulation Coordinator, El Paso Community College

Saturday, 10:30–11:45 a.m.—Monte Carlo

"Are Business Educators Producing the Right Product?" Lee Cannell, Instructor of Accounting, El Paso Community College, and John Mastriani, Instructor of Business, El Paso Community College

CHEMISTRY

Chairperson: EDITH A. BARTLEY, Tarrant County Junior College–South Campus

Friday, 9:30–11:00 a.m.—Lalique

"Chemistry T.A.L.K.: An In-Depth Look at a Computer Lecture Tool For Use in First-Year Chemistry Classes," Cyndi Wilson Porter, Instructor of Chemistry, Lakeland Community College, Mentor, Ohio

Saturday, 10:30–11:45 a.m.—Lalique

"Regulations Mandated by the Environmental Protection Agency for Community College Chemistry Departments"

COMPENSATORY/DEVELOPMENTAL EDUCATION

Chairperson: PAUL B. BERAN, McLennan Community College

Friday, 11:15 a.m.–12:45 p.m.—Chambers

"Ideas, Strategies, and Techniques for Turbo-Charging Classroom Learning," Ed Stupka, Counselor, Sacramento City College, Sacramento, California

Saturday, 9:00–10:15 a.m.—Chambers

"Curriculum Building for a Unified Program of Instruction," Lane C. Johnson, Jack Dixon, and Dorothy Reade, Instructors of Developmental Studies, North Harris College

COMPUTER CENTER DIRECTORS

Chairperson: CHARLES W. (BILL) BANE, McLennan Community College

Friday, 9:30–11:00 a.m.—Fleur-de-Lis-A

"The Internet as an Instructional Tool," Tim Gottleber, Coordinator of Computer Information Systems, North Lake College

Saturday, 10:30–11:45 a.m.—Fleur-de-Lis-A

"An Overview of Services Available on the Internet," Bill Bane, Director of Computer Services, McLennan Community College

COMPUTER INFORMATION PROCESSING

Chairperson: SHELLEY A. KERSH, Tyler Junior College

Friday, 11:15 a.m.–12:45 p.m.—Obelisk-B

"Windows '95," Howard Diamond, Vice President, Sales and Marketing, Course Technology, Inc.

Saturday, 9:00–10:15 a.m.—Obelisk-B

"Internet: The Ultimate Challenge," Keiko Pitter, Instructor of Computer Information Processing, Willamette University, Salem, Oregon

COSMETOLOGY

Chairperson: JANICE CURRY, Hill College–Cleburne Extension Center

Friday, 11:15 a.m.–12:45 p.m.—Edelweiss

"Texas Cosmetology Commission Update," Dick Strader, Executive Director; Larry Perkins, Director of Inspections; and Victor Balderas, Director of Examinations, Texas Cosmetology Commission

Saturday, 9:00–10:15 a.m.—Edelweiss

"Working Outside the Box," Barbara A. Malone, Instructor of Cosmetology and Career Counselor, Grayson County College

COUNSELING AND STUDENT PERSONNEL SERVICES

Chairperson: MARY JO GORDEN, Angelina College

Friday, 9:30–11:00 a.m.—Metropolitan Ballroom

"'KEYS' to Successful Retention," James N. Twohig, Dean of Student Services; Sellestine C. Hunt, Counselor and Director of Testing; Mary Jo Gorden, Coordinator, Special Student Support Services; Robbie Davis, Academic Counselor; Bill Berry, Vocational Counselor; Jerry Whitaker, Director, Deep East Texas Quality Workforce Planning Committee; and Royce R. Feaster, Financial Aid Director, Angelina College

Saturday, 10:30–11:45 a.m.—Metropolitan Ballroom

"The Heart of Student Services," Elaine M. Jackson, Director of College Information, Angelina College

COURT REPORTING

Chairperson: PATSY C. LEMASTER, Amarillo College

Friday, 9:30–11:00 a.m.—Steuben

Roundtable Discussion: "Integrating Real Time into the Court Reporting Curriculum"

Saturday, 10:30–11:45 a.m.—Steuben

Roundtable Discussion: "Motivational Techniques for Teaching Court Reporting"

CRIMINAL JUSTICE

Chairperson: DAVID O. GARRETT, Navarro College

Friday, 11:15 a.m.–12:45 p.m.—Batik-B

"The Role of Ethics in Police Training and Education," G. M. Cox, Chief of Police, Corsicana Police Department

Saturday, 9:00–10:15 a.m.—Batik-B

"Law Enforcement Training and Professionalism in the 21st Century," D. C. Jim Dozier, Executive Director, Texas Commission on Law Enforcement Officer Standards and Education

DEVELOPMENTAL READING

Chairperson: MARY KATHERINE HOMER, Panola College

Friday, 9:30–11:00 a.m.—Madrid

"Opening Doors to Comprehension: Implied Main Ideas Accessible to Students," Joseph Cortina, Janet R. Elder, and Katherine Gonnet, Instructors of Reading, Richland College

Saturday, 10:30–11:45 a.m.—Manchester

"Open Forum: Idea Exchange," Joseph Cortina, Janet R. Elder, Katherine Gonnet and Carol L. Hamann, Instructors of Reading, Richland College

ECONOMICS

Chairperson: MANNIE POEN, Houston Community College

Friday, 11:15 a.m.–12:45 p.m.—Madrid

"The Role of the Principles Course in the Increasingly Technical World of Economics," Karl E. Case, Professor of Economics, Wellesley College, Wellesley, Massachusetts

Saturday, 9:00–10:15 a.m.—Madrid

"The Economic Possibilities of Our Grandchildren," David Colander, Professor of Economics, Middlebury College, Middlebury, Vermont

ELECTRONICS

Chairperson: GUS D. RUMMEL, Central Texas College

Thursday, 8:30 a.m.–4:00 p.m.—Fleur-de-Lis-A

"PC Troubleshooting and Networking," Laura Coard, Distribution Sales Manager, Heath Kit Educational Systems

Prior reservation required. Participation limited to first 30 who register.

Friday, 11:30 a.m.–1:30 p.m.—Ninfas Mexican Restaurant, 1515 Inwood Road

*Luncheon Meeting—**prior reservation required.** "PowerPC: Bringing RISC to the Desktop," Mason Weems, Summerset Designer, IBM Corporation

Friday, 6:00–8:00 p.m.—The Old San Francisco Steakhouse, 10965 Composite Drive

*Dinner Meeting—**prior reservation required.** "High-Tech Teaching Aids for the Electronics Classroom"

Saturday, 8:00–10:00 a.m.—Fleur-de-Lis-A

*Breakfast Meeting—**prior reservation required.** "Structures and Uses of the Cellular Telephone System," Doug Potter, Senior Design Consultant, Southwestern Bell Telephone Company

***Reservations must be made in advance. Contact Gus Rummel, 1-800-223-4760, ext. 1119.**

ENGINEERING GRAPHICS AND COMPUTER AIDED DRAFTING

Chairperson: JOHN R. DENISON, Paris Junior College

Friday, 9:30–11:00 a.m.—Batik-A

"Hands-On Workshop for Auto-CAD Release 13," Jim Stepter, Vice President, Teaching Systems, Inc., Dallas

Friday, 1:00–4:00 p.m.—Batik-A

Continuation of Morning Session

Saturday, 10:30–11:45 a.m.—Batik-A

"Meeting the Needs: A Panel Discussion," Laura York, Account Represenative, Hi-Tech Associates, Arlington; John Bellinger, Senior Technical Recruiter, CDI, Dallas; and Mike Rapuzzi, Recruiter, Belcan Corporation, Dallas

ENGLISH

Chairperson: PEGGY A. BROWN, Collin County Community College-Spring Creek Campus

Friday, 11:15 a.m.–12:45 p.m.—Cannes

"A Workshop to Explore Voices in Writing," Peter Elbow, Professor of English, University of Massachusetts, Amherst

Saturday, 9:00–10:15 a.m.—Cannes

"Seducing Lancelot and Cracking Walnuts: Teaching Literature in Our Middle Age," Dennis M. Kratz, Professor of Humanities and Dean of Undergraduate Studies, The University of Texas at Dallas

ENGLISH-AS-A-SECOND-LANGUAGE

Chairperson: ROBERTA TRAMELL, Southwest Texas Junior College

Friday, 9:30–11:00 a.m.—Cardinal-B

"Quick Tips for Building Verbal Rapport and Writing Repertoires," Kathleen O'Hanlon, Susan Kasten, and Tamara Taylor, Instructors, Intensive English Language Institute, University of North Texas

Saturday, 10:30–11:45 a.m.—Cardinal-B

"A Structured Process Approach to Teaching Writing," Laura T. LeDrean, Lecturer, English Language Institute, University of Houston–Downtown Campus

FOREIGN LANGUAGE

Chairperson: JUAN ROBERTO FRANCO, Tarrant County Junior College–Northeast Campus

Friday, 11:15 a.m.–12:45 p.m.—Steuben

"Reader Response Strategies for the Foreign Language Classroom," Harry Rosser, Associate Professor of Spanish and Latin American Literature, Boston College, Boston Massachusetts

Friday, 1:00–2:15 p.m.—Steuben

"Spanish for Spanish Speakers," Fidel de Leon, Instructor of Spanish, El Paso Community College

Saturday, 9:00–10:15 a.m.—Steuben

"The Language of Business and International Trade: A Functional/Notional Orientation," Nanette R. Pascal and Maria Rojas, Instructors of Foreign Language, Richland College

GEOLOGY AND GEOGRAPHY

Chairperson: LEONARD KUBICEK, North Lake College

Friday, 11:15 a.m.–12:45 p.m.—Fleur-de-Lis-A

"Geology and Overview of Tunneling and Underground Construction of DART Subway System in Downtown Dallas," Ray Henn, Project and Construction Manager, North Central Line Section, DART Light Rail Starter System

Saturday, 9:00–11:45 a.m.

Field trip to view tunneling and excavation for the Mockingbird Station of the DART subway station. Tour led by Ray Henn

(NOTE: Transportation will depart from the Clock Tower entrance of the Loews Anatole hotel promptly at 9:00 a.m., and return at approximately 11:45 a.m.)

GOVERNMENT

Chairperson: RICHARD L. ELAM, Hill College–Cleburne Extension Center

Friday, 9:30–11:00 a.m.—Cannes

"The Road to the White House, 1996," Stephen J. Wayne, Professor and Chairperson, Department of American Government, Georgetown University, Washington, D.C.

Saturday, 10:30–11:45 a.m.—Cannes

"The New Order in Congress," Peverill Squire, Professor and Chairperson, Department of Political Science, University of Iowa

HEALTH OCCUPATIONS

Chairperson: GLORIA D. CLEMONS, Tarrant County Junior College–Northeast Campus

Friday, 9:30–11:00 a.m.—Senators

"The Promises of Patient Focused Care," Mary Schira, Director of Educational Services, All Saints Health System, Fort Worth

Saturday, 10:30–11:45 a.m.—Senators

Continuation of Friday's Discussion

HEALTH, PHYSICAL EDUCATION, AND RECREATION

Chairperson: RON L. UMMEL, Lee College

Friday, 9:30–11:00 a.m.—Obelisk-B

"Winning Ways of Wellness: An A to Z Approach," Karen A. Guthmiller, Chairperson, Department of Recreation and Health Education, Lee College; and John Rutigliano, Wellness Coordinator, Lee College

Saturday, 10:30–11:45 a.m.—Obelisk-B

"Fitness: Community Colleges and Their Communities Working Hand In Hand," Don Childs, Athletic Director, Alvin Community College

HISTORY

Chairperson: T. DAVID YEILDING, Central Texas College

Friday, 11:15 a.m.–12:45 p.m.—Senators

"Technology in History Classrooms" Laura Everett Stowe, Regional Sales Consultant, HarperCollins Publishers; Darrell Ward, Chief Executive Officer, HyperGraphics Corporation; and Bryan Williams, Account Executive, MarketSource Corporation

Saturday, 9:00–10:15 a.m.—Senators

"Lyndon B. Johnson," Robert A. Divine, George W. Littlefield Professor in American History, The University of Texas at Austin

HORTICULTURE

Chairperson: CHARLES L. NUNNALLY, Trinity Valley Community College

Friday, 11:15 a.m.–12:45 p.m.—Ming

"Turf Grass Varieties for Athletic Fields and Golf Courses," William Knoop, Turf Grass Specialist, Texas Agricultural Extension Service

Saturday, 9:00–10:15 a.m.—Ming

"Small Fruit Production Guidelines," Donald L. Cawthon, Chairperson, Department of Agriculture, East Texas State University

LEARNING RESOURCES

Chairperson: JAN CRENSHAW, San Jacinto College–North Campus

Friday, 9:30–11:00 a.m.—Wyeth

"A Framework for Legal Reference Question Analysis," James Hambleton, Executive Director, Law Library, Texas Wesleyan School of Law

Saturday, 10:30–11:45 a.m.—Wyeth

"CD-ROM: A Retrospective and a View of the Future," Arne Almquist, Assistant Director for Administrative Services, University of North Texas

LEGAL ASSISTANT

Chairperson: CAROLE D. OLSON, El Centro College

Friday, 9:30–11:00 a.m.—Chambers

"Expanded Roles and New Careers: Emerging Employment Opportunities in the Private Sector for Paralegals," Frances Beall Whiteside, Manager, Anne Beall Company; Scott J. Collister, Principal, The Collister Group; and Kay L. Perry, Director of Continuing Education, Center for Legal Education, Houston

Saturday, 10:30–11:45 a.m.—Chambers

"Expanded Roles and New Careers: Emerging Employment Opportunities in the Public Sector for Paralegals," Sharman Beasley, Coordinator, Cooperative Work Study Program, El Centro College; and Bob Young, Commander, U.S. Navy

MATHEMATICS

Chairperson: MARGARET R. (PEG) CRIDER, Tomball College

Friday, 11:15 a.m.–12:45 p.m.—Metropolitan Ballroom

"Teaching Statistics: Where We Are, Where We Are Going, Do We Want to Go There?" David S. Moore, Professor of Statistics, Purdue University

Saturday, 9:00–10:15 a.m.—Metropolitan Ballroom

"The Teacher as Coach: Bridging the Gap Between Access and Equal Opportunity" Herbert I. Gross, Professor of Mathematics, Bunker Hill Community College, Boston, Massachusetts

MUSIC

Chairperson: JUNE M. LEONDAR, Tarrant County Junior College–Northeast Campus

Friday, 9:30–11:00 a.m.—Edelweiss

"Recipes for Technology: Demonstration of the Use of Computers, Sound Modules, Sequencers, and MIDI Keyboards in Music Teaching and Performance," Julie Romeo, Director, Educational Keyboard Sales, Brook Mays Music Company, Dallas

Saturday, 10:30–11:45 a.m.—Edelweiss

"The Keyboard Orchestra: A New Performance Medium," Julie Romeo

OFFICE TECHNOLOGY

Chairperson: JUANITA H. MARQUEZ, Bill J. Priest Institute

Friday, 11:15 a.m.–12:45 p.m.—Obelisk A

"The Fusion of Desktop Publishing, Fax, E-Mail, and Sound Technology into a Word Processing Curriculum" Katie Layman, Instructor of Office Technology, Gavilan College, Gilroy, California

Saturday, 9:00–10:15 a.m.—Obelisk A

"Dare to Compare MicroSoft Word 6.0 and Word Perfect 6.1," Katie Layman, Instructor of Office Technology, Gavilan College, Gilroy, California

PHILOSOPHY

Chairperson: HAP LYDA, Tarrant County Junior College–South Campus

Friday, 9:30–11:00 a.m.—Obelisk A

"Whatever Happened to the American Dream?" Sid Chapman, Instructor of Philosophy, Richland College; Tammie D. Jackson, Instructor of Government, Tarrant County Junior College–Northeast Campus; Fred W. Newberry, Instructor of Economics, Richland College; Theresa L. Schrantz, Instructor of Sociology, Tarrant County Junior College–South Campus; and Anamaria Diaz Shaw, Professor of English, Tarrant County Junior College–South Campus

Saturday, 10:30–11:45 a.m.—Obelisk A

"Writing Our Own Introduction to Philosophy Text," Roundtable Discussion

PHYSICS AND ENGINEERING

Chairperson: JESS T. DOWDY, Northeast Texas Community College

Friday, 11:15 a.m.–12:45 p.m.—Cardinal B

"A Brief History of the Philosophy of Science," Paul Edwin Morris, Professor of Physics, Abilene Christian University

Saturday, 9:00–10:15 a.m.—Cardinal B

"How to Improve Introductory Physics Education," Hans C. Ohanian, Associate Editor, *American Journal of Physics*, and Professor of Physics, Rensselaer Polytechnic Institute, Troy, New York

PSYCHOLOGY

Chairperson: RICHARD E. MILLER, Navarro College

Friday, 11:15 a.m.–12:45 p.m.—Monte Carlo

"Teaching to Diverse Patterns of Student Abilities, Learning Styles, and Cultural Backgrounds," Robert J. Sternberg, Professor of Psychology and Education, Yale University

Saturday, 9:00–10:15 a.m.—Monte Carlo

"Enlivening the Teaching of Psychology," David G. Myers, Assistant Professor of Psychology, Hope College, Holland, Michigan

RADIO/TELEVISION AND MEDIA

Chairperson: JERRY ZUMWALT, Navarro College

Friday, 11:15 a.m.–12:45 p.m.—Inverness

"Developing, Producing, and Marketing Video Games," Terry King, Marketing Director, Williams Entertainment

Saturday, 9:00–10:15 a.m.—Inverness

"The Society of Broadcast Engineers Certification Program for Broadcast Technician Training," Martin (Sandy) Sandberg, Member, National Board of Directors, Society of Broadcast Engineers

REAL ESTATE

Chairperson: **KAY WILSON**, North Lake College

Friday, 9:00 a.m.–12:45 p.m.

"Old Buildings, New Uses." Tour of restored buildings, including manufacturing buildings converted to residential lofts, warehouses converted to restaurants, and office buildings converted to retail spaces. Group will finish tour in West End for lunch. *(NOTE: Transportation will depart from the Clock Tower entrance of the Loews Anatole hotel promptly at 9:00 a.m., and return at approximately 12:45 p.m.)*

Saturday, 10:30–11:45 a.m.—Batik-B

"Texas and National Economy: Past, Present, Future," Wayne Hast, Director of Economic Education, Federal Reserve Board

REGISTRARS AND ADMISSIONS OFFICERS

Chairperson: **CATHIE W. JACKSON**, Tarrant County Junior College District

Friday, 11:15 a.m.–12:45 p.m.—Fleur-de-Lis-B

"Institutional Effectiveness in Registrars and Admissions Offices," Elva L. Allie, Director of Institutional Effectiveness, Tarrant County Junior College District

Saturday, 9:00–10:15 a.m.—Fleur-de-Lis-B

"Hot Topics in Admissions, Records, Registration: Tech-Prep, TASP Compliance, Academic Fresh START, Summer Workshop on Records and Reporting Issues," Tom Allen, Dean of Enrollment Management, Collin County Community College District; and Suzanne Carter, Registrar, Tarrant County Junior College–Northeast Campus

SOCIOLOGY AND ANTHROPOLOGY

Chairperson: **HAROLD E. CONWAY**, Blinn College–Bryan Campus

Friday, 9:30–11:00 a.m.—Miro

"Multicultural Studies in the Teaching of Sociology," Richard T. Schaefer, Professor of Sociology and Dean of the College of Arts and Sciences, Western Illinois University, Macomb, Illinois

Saturday, 10:30–11:45 a.m.—Miro

"The Global Perspective in Teaching Sociology," William Cockerham, Professor of Sociology, University of Alabama at Birmingham

SPEECH AND DRAMA

Chairperson: **RAYMOND C. PUCHOT**, Lee College

Friday, 9:30–11:00 a.m.—Travertine

"The Art of Effective Communication in Our Legalistic Society," Leigh Mammarella, Attorney, St. Mary's University, San Antonio

Saturday, 10:30–11:45 a.m.—Travertine

"Implementing the Meyers-Briggs Personality Inventory for the Purpose of Character Analysis," James Mammarella, Professor of Speech Communication and Director of Theater, San Antonio College

TEXAS ADMINISTRATORS OF CONTINUING EDUCATION FOR COMMUNITY/JUNIOR COLLEGES (TACEC/JC)

Chairperson: **SUE ST. JAMES**, Mountain View College

Friday, 9:30–11:00 a.m.—Fleur-de-Lis-B

"Review of Recommendations of the Task Force on Adult Vocational Education," Ronnie L. Glasscock, President, North Central Texas College

Saturday, 10:30–11:45 a.m.—Fleur-de-Lis-B

Board of Directors Meeting

TEXAS ASSOCIATION OF COMMUNITY COLLEGE CHIEF STUDENT AFFAIRS ADMINISTRATORS (TACCCSAA)

President: **WILLIAM G. RAFFETTO**, San Jacinto College–South Campus

Program Chairperson: **EDDIE C. HADLOCK**, North Central Texas College

Friday, 8:00 a.m.–Noon—Emerald

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA) and Texas Association of College Technical Educators (TACTE)

8:00–9:00 a.m.—Registration

9:30–10:45 a.m.—"Down the Road Untraveled: Opportunity and Challenge for Community College Leaders as They Encounter the Rapid Change of the 21st Century," John E. Roueche, Professor and Director, Community College Leadership Program, The University of Texas at Austin

10:45–Noon—"Check-Up From the Neck Up: Personal Change for Community College Leaders as They Experience the Fast Pace of Educational Change," David Welsh, Psychologist, Fort Worth

Saturday, 9:00–10:15 a.m.—Lalique

Business Meeting

TEXAS ASSOCIATION OF JUNIOR AND COMMUNITY COLLEGE INSTRUCTIONAL ADMINISTRATORS (TAJCCIA)

President: **SUSAN A. McBRIDE**, Northeast Texas Community College

President-Elect: **ALAN J. SCHEIBMEIR**, Grayson County College

Thursday, 4:00–5:30 p.m.—Inverness

TAJCCIA Executive Committee Meeting

Friday, 8:00 a.m.–Noon—Emerald

Joint Meeting with Texas Association of College Technical Educators (TACTE) and Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA)

8:00–9:00 a.m.—Registration

9:30–10:45 a.m.—"Down the Road Untraveled: Opportunity and Challenge for Community College Leaders as They Encounter the Rapid Change of the 21st Century," John E. Roueche, Professor and Director, Community College Leadership Program, The University of Texas at Austin

10:45–Noon—"Check-Up From the Neck Up: Personal Change for Community College Leaders as They Experience the Fast Pace of Educational Change," David Welsh, Psychologist, Fort Worth

Saturday, 8:00–10:45 a.m.—Governors

8:00–9:00 a.m.—TAJCCIA Business Meeting

9:30–10:45 a.m.—Joint Meeting with Texas Association of College Technical Educators (TACTE)

"Perspective on Community College Issues," Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

TEXAS ASSOCIATION OF COLLEGE TECHNICAL EDUCATORS (TACTE)

President: DON A. PERRY, Mountain View College

Friday, 8:00 a.m.–Noon—Emerald

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA) and Texas Association of Community College Chief Student Affairs Administrators (TACCCSAA)

8:00–9:00 a.m.—Registration

9:30–10:45 a.m.—"Down the Road Untraveled: Opportunity and Challenge for Community College Leaders as They Encounter the Rapid Change of the 21st Century," John E. Roueche, Professor and Director, Community College Leadership Program, The University of Texas at Austin

10:45–Noon—"Check-Up From the Neck Up: Personal Change for Community College Leaders as They Experience the Fast Pace of Educational Change," David Welsh, Psychologist, Fort Worth

Noon–1:30 p.m.—TACTE Executive Board Luncheon, Ninfas Restaurant, 1515 Inwood Road

Saturday, 9:30–10:45 a.m.—Governors

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA)

"Perspective on Community College Issues," Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

TEXAS COMMUNITY COLLEGE CHILD DEVELOPMENT EDUCATORS ASSOCIATION (TCCCDEA)

Chairperson: DEBORAH SIMPSON-SMITH, San Jacinto College–Central Campus

Friday, 11:15 a.m.–12:45 p.m.—Dardenelles

"An Update on the SCANS Competencies and the 2 + 2 Tech-Prep Process," Beryl R. McKinnerney, Associate Vice Chancellor of Technical Education, San Jacinto College District

Saturday, 9:00–10:15 a.m.—Dardenelles

"Active Learning Using the High-Scope Curriculum," Kathryn L. Morrison, Chairperson, Child Development Department, Tarrant County Junior College–Northeast Campus

TEXAS JUNIOR COLLEGE MANAGEMENT EDUCATORS ASSOCIATION (TJCMEA)

Chairperson: DAVID L. WAY

Thursday, Noon–1:30 p.m.—Milan

Luncheon Meeting—"Changes in the Structure of the BBA Curriculum and How This May Impact Management Program Course Transferability," Dennis Middlemist, Professor of Management, Colorado State University, Fort Collins, Colorado

Thursday, 2:00–4:30 p.m.—Texas Instruments Plant, McKinney

Tour of the Texas Instruments Plant at McKinney, Texas

(NOTE: Transportation will depart from the Clock Tower entrance of the Loews Anatole hotel promptly at 1:45 p.m., and return at approximately 4:30 p.m.)

Thursday, 4:30–6:30 p.m.—Milan

Author Reception and Roundtable Discussion with Authors

Friday, 11:15 a.m.–2:30 p.m.—Wyeth

11:15 a.m.–12:45 p.m.—"Teaching Quality and Other New Principles of Management at Community Colleges," Larry Stanley, President, College of the Mainland; Art Lacy, Group Education, Defense Systems and Electronics Group, Texas Instruments; and Thomas D. Brouillard, Director of Cooperative Education, Bee County College

1:00–2:30 p.m.—"Management Programs and the Coordinating Board," Kay Hale, Associate Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

Saturday, 8:00–10:15 a.m.—Wyeth

8:00–9:15 a.m.—Continental Breakfast, TJCMEA Annual Business Meeting and Management Roundtable Session for planning chapter activities, with open discussion on articulation with four-year institutions, tech-prep, book reviews, and mini-presentations by members. Joe L. Gonzales, Sheppard Learning Center, Vernon Regional Junior College, Moderator

9:15–10:15 a.m.—"The Russians Are Coming! The Russians Are Coming!" Alexander Karyakin, Professor of Management and Dean of Department of Business; Yuri Beterikov, Professor of Management; Petr Filitchev and Evengy Belov, Third Year Management Students, Ivanova State Power University

VOCATIONAL-TECHNICAL EDUCATION

Chairperson: ROBERT GAMBOA, Texas State Technical College–Waco

Friday, 11:15–12:45 p.m.—Batik-A

"Transformations: Re-Education of the Dislocated Worker," Donald E. Taylor, Associate Dean of Instructional Support Services, Texas State Technical College–Waco

Saturday, 9:00–10:15 a.m.—Batik-A

"Finding the Right Niche: Using Career Assessments," Sheril Phillips, Regional Consultant, Consulting Psychologists Press

WELDING

Chairperson: LARRY F. JEFFUS, Eastfield College

Friday, 9:30–11:00 a.m.—Batik-B

Panel Discussion: "Building a Successful Program," L. Dewayne Roy, Instructor of Welding Technology, Mountain View College; Charles W. (Chuck) Dale, Instructor of Electronics, Eastfield College; Larry F. Jeffus, Instructor of Air Conditioning Technology, Eastfield College

Saturday, 9:00 a.m.–12:15 p.m.

Field Trip to Mountain View College Welding Technology Department

(NOTE: Transportation will depart from the Clock Tower entrance of the Loews Anatole hotel promptly at 9:00 a.m., and return at approximately 12:15 p.m.)

TITLES FROM McGRAW-HILL COLLEGE DIVISION

ACCOUNTING

Chasteen/Flaherty/O'Connor: INTERMEDIATE ACCOUNTING, 5/e
Lambert/Lambert/Hruska: MICRO, INC.: Computerized Audit Practice Case, 2/e
Meigs/Meigs: FINANCIAL ACCOUNTING, 8/e
Pincus: CORE CONCEPTS OF ACCOUNTING INFORMATION, 1994-1995 Edition
Schweikart/Gray/Roberts: INTERNATIONAL ACCOUNTING: A Case Approach
Smith/Birney: INTERACTIVE ACCOUNTING LABORATORY

ANTHROPOLOGY

Jolly/White: PHYSICAL ANTHROPOLOGY AND ARCHAEOLOGY, 5/e
Rosman/Rubel: THE TAPESTRY OF CULTURE: An Introduction to Cultural Anthropology, 5/e
Stein/Rowe: PHYSICAL ANTHROPOLOGY: The Core

BIOLOGY

Kalthoff: ANALYSIS OF BIOLOGICAL DEVELOPMENT
Postlethwait/Hopson: THE NATURE OF LIFE, 3/e
Simpson/Ogorzally: ECONOMIC BOTANY: Plants In Our World, 2/e
Van Wynsberghe/Noback/Carola: HUMAN ANATOMY AND PHYSIOLOGY, 3/e

BUSINESS COMMUNICATION

Bovee/Thill: BUSINESS COMMUNICATION TODAY, 4/e

CHEMISTRY

Espenson: CHEMICAL KINETICS AND REACTION MECHANISMS, 2/e
Levine: PHYSICAL CHEMISTRY, 4/e
Pitzer: THERMODYNAMICS, 3/e

COMMUNICATIONS

Gross: THE INTERNATIONAL WORLD OF ELECTRONIC MEDIA
Hybels/Weaver: COMMUNICATING EFFECTIVELY, 4/e
Lucas: THE ART OF PUBLIC SPEAKING, 5/e
Pepper: COMMUNICATING IN ORGANIZATIONS: A Cultural Approach
Sherman: TELECOMMUNICATIONS MANAGEMENT: Broadcasting Cable and the New Technologies, 2/e
Stewart: BRIDGES NOT WALLS: A Book About Interpersonal Communication, 6/e
Tubbs: A SYSTEMS APPROACH TO SMALL GROUP INTERACTION, 5/e
Wilmot: RELATIONAL COMMUNICATION, 4/e
Wilson: MASS MEDIA/MASS CULTURE: An Introduction, 3/e
Wurtzel/Rosenbaum: TELEVISION PRODUCTION, 4/e

CRIMINAL JUSTICE

Adler/Mueller/Laufer: CRIMINOLOGY, 2/e
Adler/Mueller/Laufer: CRIMINOLOGY, 2/e / The Shorter Version
Price/Sokoloff: THE CRIMINAL JUSTICE SYSTEM AND WOMEN: Offenders, Victims and Workers, 2/e

ECONOMICS

Barro/Sala-i-Martin: ECONOMIC GROWTH
Clayton/Giesbrecht: A GUIDE TO EVERYDAY ECONOMIC STATISTICS, 3/e
Gujarati: BASIC ECONOMETRICS, 3/e
King: INTERNATIONAL ECONOMICS AND INTERNATIONAL ECONOMICS POLICY: A Reader, 2/e
Luenberger: MICROECONOMIC THEORY
Markusen/Melvin/Kaempfer/Maskus: INTERNATIONAL TRADE: Theory and Evidence
McConnell/Brue: CONTEMPORARY LABOR ECONOMICS, 4/e

ECONOMICS

Pashigian: PRICE THEORY AND APPLICATIONS
Samuelson/Nordhaus: ECONOMICS, 15/e
Samuelson/Nordhaus: MACROECONOMICS, 15/e
Samuelson/Nordhaus: MICROECONOMICS, 15/e

EDUCATION

Conley: CONTENT READING AND INSTRUCTION, 2/e
Cruickshank/Bainer/Metcalf: THE ACT OF TEACHING
Friedl: TEACHING SCIENCE TO CHILDREN, 2/e
Imber/Van Geel: TEACHER'S GUIDE TO EDUCATION LAW
Krogh: THE INTEGRATED EARLY CHILDHOOD CURRICULUM, 2/e
Moore: CLASSROOM TEACHING SKILLS, 3/e
Odden/Odden: EDUCATIONAL LEADERSHIP FOR AMERICA'S SCHOOLS
Perkinson: TEACHERS WITHOUT GOALS STUDENTS WITHOUT PURPOSES
Posner: ANALYZING THE CURRICULUM, 2/e
Spring: THE INTERSECTION OF CULTURES
Stevens/Wood: JUSTICE, IDEOLOGY AND EDUCATION, 3/e
Taylor/Pearson/Harris: READING DIFFICULTIES, 2/e
Tozer/Violas/Senese: SCHOOL & SOCIETY, 2/e

ENGINEERING

Anderson: COMPUTATIONAL FLUID DYNAMICS
Black: URBAN MASS TRANSPORTATION PLANNING
Bockrath: CONTRACTS AND THE LEGAL ENVIRONMENT FOR ENGINEERS AND ARCHITECTS, 5/e
Bridger: INTRODUCTION TO ERGONOMICS
Canter: ENVIRONMENTAL IMPACT ASSESSMENT, 2/e
D'Azzo/Houpis: LINEAR CONTROL SYSTEM ANALYSIS & DESIGN: Conventional and Modern
deNevers: AIR POLLUTION CONTROL ENGINEERING
Doebelin: ENGINEERING EXPERIMENTATION: Planning, Execution, Reporting
Eide/Jenison/Northup: ENGINEERING GRAPHICS FUNDAMENTALS, 2/e
Goldberg: LIFESKILLS AND LEADERSHIP FOR ENGINEERS
Hillier/Lieberman: INTRODUCTION TO MATHEMATICAL PROGRAMMING, 2/e
Hillier/Lieberman: INTRODUCTION TO OPERATIONS RESEARCH, 6/e
Jain/Kasturi/Schunck: INTRODUCTION TO MACHINE VISION
Kolarik: CREATING QUALITY: Concepts, Systems, Strategies, and Tools
Lin/Cai: PROBABILISTIC STRUCTURAL DYNAMICS: Advanced Theory and Applitions
Lumsdaine/Lumsdaine: CREATIVE PROBLEM SOLVING: Thinking Skills for a Changing World
Marlin: PROCESS CONTROL: Designing Processes and Control Systems for Dynamic Performance
Nasar: ELECTRIC MACHINES AND POWER SYSTEMS: Volume I, Electric Machines
Nelson: STOCHASTIC MODELING, ANALYSIS AND SIMULATION: A Unified Approach
Ng: COMPLETE GUIDE TO SEMICONDUCTOR DEVICES
Oliver/Marshall: DECISION ANALYSIS AND FORECASTING
Paulson: COMPUTER APPLICATIONS IN CONSTRUCTION
Pegden/Sadowski/Shannon: INTRODUCTION TO SIMULATION USING SIMAN, 2/e
Proakis: DIGITAL COMMUNICATIONS, 3/e
Raven: AUTOMATIC CONTROL ENGINEERING, 5/e
Ross: FUZZY LOGIC WITH ENGINEERING APPLICATIONS
Shigley/Uicker: THEORY OF MACHINES AND MECHANISMS, 2/e
Singh: SEMICONDUCTOR OPTOELECTRONICS: Physics and Technology
Stadler: ANALYTIC ROBOTICS AND MECHATRONICS
Stein: CLASSIC READINGS IN URBAN PLANNING
Tucker/Bernat/Bradley/Cupper/Scragg: FUNDAMENTALS OF COMPUTING I: C++ EDITION
Tucker/Bradley/Cupper/Epstein/Kelemen: FUNDAMENTALS OF COMPUTING II: C++ EDITION
Vaccaro: DIGITAL CONTROL: A State-Space Approach
Vithayathil: POWER ELECTRONICS: Principles and Applications
Wark: ADVANCED THERMODYNAMICS FOR ENGINEERS

ENGLISH

Buscemi/Nicolai/Strugala: THE BASICS: A Handbook for Writers
Clouse: PATTERNS FOR A PURPOSE
Clouse: CORNERSTONES: A Reader For Writers from PRIMIS
Cortina/Elder/Gonnett: OPENING DOORS: Preparing for College Reading
Elbow/Belanoff: A COMMUNITY OF WRITERS, 2/e
Elbow/Belanoff: SHARING AND RESPONDING, 2/e
Ford/Ford: IMAGINING WORLDS
Howe/Stephany: The McGraw-Hill Book of Drama
Huddle/Orth/Sheperd: ABOUT THESE STORIES
Katsavos/Wheeler: COMPLEMENTS
Langan: ENGLISH SKILL WITH READINGS, 3/e
Langan: SENTENCE SKILLS, 5/e, Form C
Marius: A WRITER'S COMPANION, 3/e
McGraw-Hill College Division: 75 READINGS: An Anthology, 5/e
[illegible]: DEVELOPING READING SKILLS, 4/e
Miller/Williams: The McGraw-Hill Introduction to Literature, 2/e
Rompf/DiYanni: The McGraw-Hill Book of Fiction
Seyler: READ, REASON, WRITE, 4/e
Watters/Ford: WRITING FOR CHANGE: A Community Reader
Watters/Ford: A GUIDE FOR CHANGE: Resources For Implementing Community Service Writing
Wright/Williams: CROSSING BOUNDARIES

McGraw Hill

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1995 TITLES FROM McGRAW-HILL COLLEGE DIVISION

ESOL
Hewitt/Bernal: Spotlight! Plays for the ESOL Classroom

FINANCE
Brealey/Myers/Marcus: FUNDAMENTALS OF CORPORATE FINANCE
Williams/Smith/Young: RISK MANAGEMENT AND INSURANCE, 7/e
Parker/Beaver: RISK MANAGEMENT: Challenges and Solutions

FOREIGN LANGUAGE
Allende/Taggart/Woods: DIEZ CUENTOS DE EVA LUNA
Briggs/Engel-Dovie: ALLES IN ALLEM, An Intermediate German Course
Clay: GESCHAFTSDEUTSCH: An Introduction to Business German, 2/e
Di Donato/Clyde/Vansant: DEUTSCH: NA KLAR! An Introductory German Course, 2/e
Dorwick/Pérez-Girones/Knorre/Glass/Villarreal: ¿QUE TAL? An Introductory Course, 4/e
Golding/Jeantet: C'EST ÇA! Essentials of French
Haeseler: PALETTE, Readings for Intermediate German
Lazzarino/Bellezza/Jacobsen: PREGO! An Invitation to Italian, 4/e
McAlpine/Book/Cardenas: PARA EMPEZAR, Beginning Spanish
Muñoz: LADRÓN DE LA MENTE, Part of the Storyteller's Series of Readers for Beginning and Intermediate Students of Spanish
Tohsaku: YOOKOSO! Volume 2: Continuing with Contemporary Japanese

FORESTRY
Sharpe/Hendee/Sharpe/Hendee: INTRODUCTION TO FOREST AND RENEWABLE RESOURCES, 6/e

GEOLOGY
Krauskopf/Bird: INTRODUCTION TO GEOCHEMISTRY, 3/e

HISTORY
Brinkley: AMERICAN HISTORY: A Survey, 9/e
Brinkley: AMERICAN HISTORY: A Survey, Volume I, 9/e
Brinkley: AMERICAN HISTORY: A Survey, Volume II, 9/e
Chambers/Grew/Herlihy/Rabb/Woloch: THE WESTERN EXPERIENCE, 6/e
Duiker: SACRED WAR: Nationalism and Revolution in a Divided Vietnam
Graebner/Richards: THE AMERICAN RECORD: Images of the Nation's Past Volume I, 3/e
Graebner/Richards: THE AMERICAN RECORD: Images of the Nation's Past Volume II, 3/e
Linden/Pressly: VOICES FROM THE HOUSE DIVIDED: The Civil War As Personal Experience
Palmer/Colton: A HISTORY OF THE MODERN WORLD, 8/e
Sherman: WESTERN CIVILIZATION: Sources, Images and Interpretations, 4/e

MANAGEMENT
Cascio: MANAGING HUMAN RESOURCES: Productivity, Quality of Work Life, Profits, 4/e
Hasselback: THE McGRAW-HILL DIRECTORY OF MANAGEMENT FACULTY, 1994-1995 Edition
Luthans: ORGANIZATIONAL BEHAVIOR, 7/e
Noori: OPERATIONS MANAGEMENT EXPERT SOFTWARE (IBM)
Noori/Radford: PRODUCTION AND OPERATIONS MANAGEMENT: Total Quality and Responsiveness
Ricks/Ginn/Daughtrey: CONTEMPORARY SUPERVISION: Managing People and Technology, 2/e
Rugman/Hodgetts: INTERNATIONAL BUSINESS: A Strategic Management Approach
Luthans: VIRTUAL OB ELECTRONIC PUBLISHING DATABASE
Taylor: PINNACLE MANAGEMENT STRATEGY CASE BASE
Baugher/Varanelli: PC CASE, 2/e

MARKETING & ADVERTISING
Bovée/Thill/Dovel/Wood: ADVERTISING EXCELLENCE
Bovée/Houston/Thill: MARKETING, 2/e
Douglas/Craig: GLOBAL MARKETING STRATEGY
Ulrich/Eppinger: PRODUCT DESIGN AND DEVELOPMENT
Chapman: MAPPS: Marketing Planning, Analysis, and Strategy Simulations

MATHEMATICS
Barnett/Kearns: ALGEBRA FOR COLLEGE STUDENTS
Gilbert/Gilbert: COLLEGE ALGEBRA
Gilbert/Gilbert: COLLEGE ALGEBRA WITH TRIGONOMETRY
Hoffmann/Bradley: APPLIED FINITE MATHEMATICS, 2/e
Hoffmann/Bradley: FINITE MATHEMATICS WITH CALCULUS, 2/e
Hutchison/Hoelzle/Streeter: ELEMENTARY ALGEBRA
Hutchison/Hoelzle/Streeter: INTERMEDIATE ALGEBRA
Maki/Thompson: FINITE MATHEMATICS, 4/e
Milton/Arnold: INTRODUCTION TO PROBABILITY AND STATISTICS: Principles and Applications for Engineering and the Computing Sciences, 3/e
Robertson: ENGINEERING MATHEMATICS WITH MATHEMATICA
Rosen: DISCRETE MATHEMATICS AND ITS APPLICATIONS, 3/e
Sanders: STATISTICS: A First Course, 5/e
Streeter/Hutchison/Hoelzle: FUNDAMENTALS OF MATHEMATICS
Urso: CALCULUS WITH APPLICATIONS
Wylie/Barrett: ADVANCED ENGINEERING MATHEMATICS, 6/e

PHYSICS
Barger/Olsson: CLASSICAL MECHANICS: A Modern Perspective, 2/e
Beiser: CONCEPTS OF MODERN PHYSICS, 5/e
Bueche/Jerde: PRINCIPLES OF PHYSICS, 6/e
Moore: A TRAVELER'S GUIDE TO SPACETIME

POLITICAL SCIENCE
Adelman: TORRENTS OF SPRING: Soviet and Post-Soviet Politics
Cochran/Malone: PUBLIC POLICY: Perspectives and Choices
DiClerico/Hammock: POINTS OF VIEW: Readings in American Government Politics
Fisher: AMERICAN CONSTITUTIONAL LAW, 2/e
Fisher: AMERICAN CONSTITUTIONAL LAW: Volume I, 2/e
Fisher: AMERICAN CONSTITUTIONAL LAW: Volume II, 2/e
Gallagher/Laver/Mair: REPRESENTATIVE GOVERNMENT IN MODERN EUROPE, 2/e
Johnson: AMERICA AS A WORLD POWER: Foreign Policy in a Constitutional Framework, 2/e
Kegley/Wittkopf: THE GLOBAL AGENDA: Issues and Perspectives, 4/e
Light: STILL ARTFUL WORK: The Continuing Politics of Social Security Reform, 2/e
Patterson: WE THE PEOPLE: A Concise Introduction to American Politics
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SOCIOLOGY
Aguirre/Turner: AMERICAN ETHNICITY: The Dynamics and Consequences of Discrimination
Cockerham: THE GLOBAL SOCIETY
Gelles/Levine: SOCIOLOGY: An Introduction, 5/e
Lenski/Nolan/Lenski: HUMAN SOCIETIES: An Introduction to Macrosociology, 7/e
Palen: THE SUBURBS
Scanzoni: CONTEMPORARY FAMILIES AND RELATIONSHIPS: Reinventing Responsibility
Schaefer/Lamm: SOCIOLOGY, 5/e
Simon: SOCIAL PROBLEMS AND THE SOCIOLOGICAL IMAGINATION
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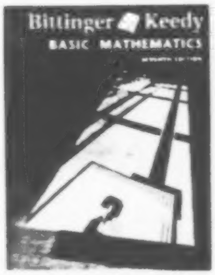

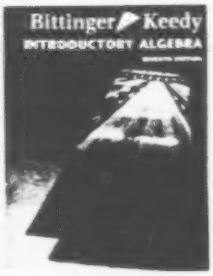

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ENGLISH SECTION TO EXPLORE "VOICES IN WRITING"

Peter Elbow

Dennis M. Kratz

Friday's meeting of the English Section will feature a presentation by Peter Elbow, professor of English at the University of Massachusetts at Amherst. His topic will be "A Workshop to Explore Voices in Writing." In his discussion, Dr. Elbow will suggest some lively techniques for exploring and developing voices in student writing.

Dr. Elbow has written three books about writing: *Writing Without Teachers, Writing With Power: Techniques for Mastering the Writing Process,* and *A Community of Writers* (coauthored by Pat Belanoff). He wrote a book of essays about learning and teaching, *Embracing Contraries.* He also wrote *Oppositions in Chaucer,* as well as numerous essays about writing and teaching. His recent book, *What is English?,* explores current issues in the field of English.

Dr. Elbow has taught at the Massachusetts Institute of Technology, Franconia College, Evergreen State College, and the State University of New York–Stony Brook, where for five years he directed the writing program. He won the Richard Braddock award in 1986 for his essay "The Shifting Relationships Between Speech and Writing."

Dennis M. Kratz will address the English Section on Saturday. His topic will be "Seducing Lancelot and Cracking Walnuts: Teaching Literature in Our Middle Age."

Dr. Kratz received the Ph.D. degree in Medieval Latin from Harvard University. He currently serves as professor of humanities and dean of undergraduate studies at the University of Texas at Dallas. When Dr. Kratz was given the outstanding teaching award at the University of Texas at Dallas, he was described as someone who brought "heart and a sense of humor" to his classes.

In this interactive presentation, Dr. Kratz will suggest ways to revitalize classroom teaching through the use of humor, techniques of interpretation derived from the practice of literary translation, and (yes) walnuts. He also will demonstrate the surprising, renewed relevance of medieval literature for contemporary students.

Dr. Kratz is the author of three books and numerous articles on medieval literature. He is past president of the American Literary Translators Association. Since 1982 he has served as the editor of *Translation Review*, a journal dedicated to the theory, practice, and philosophic implications of translation.

FOREIGN LANGUAGE SECTION ANNOUNCES PROGRAMS

Harry Rosser

Friday's meeting of the Foreign Language Section will feature a presentation by Harry Rosser, associate professor of Spanish and Latin American literature at Boston College. Raised in Mexico, Dr. Rosser holds the master of arts degree in linguistics from Cornell University and the Ph.D. in Latin American literature from the University of North Carolina at Chapel Hill. For three years he was a supervising linguist and oral proficiency tester at the Foreign Service Institute in Washington, D.C. Before joining the faculty at Boston College, where he recently served as chairperson of the department of romance languages and literatures, he taught at Brandeis University. He also taught at Middlebury College and was a visiting professor of Latin American literature at the Massachusetts Institute of Technology.

Dr. Rosser's publications include a book on Mexican novelists, numerous journal articles on Latin American writers as well as proficiency issues and pedagogical concerns. Most recently, he completed work on *Tú Dirás*, a college-level textbook with coauthors John Gutierrez and Ana Martinez-Lage.

Dr. Rosser will discuss "Reader Response Strategies for the Foreign Language Classroom."

Saturday, section participants will hear a presentation by Nanette R. Pascal and Maria Rojas, instructors of Spanish at Richland College. They will discuss "The Language of Business and International Trade: A Functional Notional Orientation."

This session will focus on a communicative, task-centered framework for teaching business language. Presenters will discuss course design based on contextual and personalized language tasks and thematic units. Participants will learn how to prepare a functional-notional syllabus and organize instructional units according to language tasks and business themes.

HORTICULTURE SECTION PLANS PROGRAM

William Knoop, retired turfgrass specialist with the Texas Agricultural Extension Service, will be the featured speaker at the Friday meeting of the Horticulture Section. He will discuss "Turfgrass Varieties for Athletic Fields and Golf Courses." Dr. Knoop served as a consultant to the Professional Golf Association and was director of education for the Golf Course Superintendents Association of America. In addition to his book, *The Complete Guide to Texas Lawn Care*, Dr. Knoop has authored numerous articles on lawn care published in *Texas Gardner, Grounds Maintenance, Sportsturf,* and other magazines.

Don Cawthon

On Saturday, the featured speaker will be Donald L. Cawthon, head of the Department of Agricultural Sciences at East Texas State University. He will discuss "Small Fruit Production Guidelines." A native of northwest Arkansas, Dr. Cawthon formerly directed the Fruit Research Program at the Texas A & M University Research and Extension Center in Overton. Prior to joining the faculty at ETSU, he served as general manager of Fincastle Nursery near Larue, Texas and became known for his work with blueberries and other small fruits. In his present administrative position at ETSU, Dr. Cawthon also teaches and conducts horticultural research.

COORDINATING BOARD SEEKS FACULTY INVOLVEMENT IN ON-SITE REVIEW PROCESS

The Texas Higher Education Coordinating Board is sponsoring a meeting for faculty on the "State-Level Review of Texas's Community and Technical Colleges." The meeting is scheduled for Friday, March 3, at 2:30 p.m. in the Milan room of the Loews Anatole hotel.

In a letter to community college faculty in Texas, Robert E. Lahti, Assistant Commissioner of the Community and Technical Colleges Division of the Coordinating Board, explains that the on-site review process was developed by the Texas Higher Education Coordinating Board staff in the implementation of the new system for "State-Level Review of Texas's Community and Technical Colleges." Recommendations from the 1993 Task Force on Institutional Effectiveness were incorporated into various parts of the procedures, forms, and products of the new review system.

The focus of the system is to identify institutional and programmatic strengths and concerns; verify institutional outcomes and improvement efforts; review compliance and improvement toward goals established by colleges in their annual reports and Carl D. Perkins annual and discretionary grant applications; identify exemplary programs and innovative ideas; review all functions of Texas community and technical colleges that have potential impact on the quality of programs; and work collaboratively with Texas community and technical colleges' staff to continue the development of high quality programs in response to state and county needs.

In his letter, Dr. Lahti invites faculty to attend the March 3 session to learn more about the on-site review process.

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TOPICS AND SPEAKERS ANNOUNCED FOR SECTION MEETINGS

Jo Carol Claborn

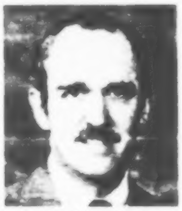
James N. Twohig

Elaine Jackson

Christopher Jacobs

D.C. "Jim" Dozier

Mary Schira


James Hambleton

ASSOCIATE DEGREE NURSING

Friday's meeting of the Associate Degree Nursing Section will feature a presentation by Remy Tolentino, administrator of cardiovascular services and critical care at the Baylor University Medical Center, in Dallas. His topic will be "Critical Pathways: A Clinical Learning Tool."

On Saturday, the Associate Degree Nursing Section will hear Jo Carol Claborn discuss "Accelerated Learning: Learning Faster and Remembering More." Ms. Claborn is executive director of Nursing Education Consultants, Inc., of Dallas.

AUTOMOTIVE SERVICES

Friday's meeting of the Automotive Services Section will feature a presentation by Ken Ragan, Technical Advisor for Snap-On Tools Corporation. His topic will be "Snap-On 'Electronic Tool Box' and Simu-Tech Module."

On Saturday, the Automotive Services Section will hear Christopher A. Jacobs discuss "Understanding and Optimizing Your Ignition System: The Doctor's Way." Dr. Jacobs is president of Jacobs Electronics Products. Working extensively in the field of high-performance engines, he is responsible for some of the original developments in that area. Dr. Jacobs is the inventor of several practical ignition devices, including the quick recovery coil, high-strength ignition wires, and electronically controlled timing.

COUNSELING AND STUDENT PERSONNEL SERVICES

"'KEYS' to Successful Retention" will be the topic of the Friday meeting of the Counseling and Student Personnel Services Section. A panel moderated by James N. Twohig, dean of student services at Angelina College, will lead the discussion. Panel members include Angelina College staff members Sellestine Hunt, counselor and director of testing; Mary Jo Gorden, coordinator of special student support services; Robbie Davis, academic counselor; Bill Berry, vocational counselor; and Royce Feaster, director of financial aid. Jerry Whitaker, director of the Deep East Texas Quality Workforce Planning Committee will also participate on the panel.

On Saturday, Elaine Jackson, director of college information at Angelina College, will discuss "The Heart of Student Services."

CRIMINAL JUSTICE

The Friday meeting of the Criminal Justice Section will feature an address by G. M. Cox, chief of the Corsicana police department. Mr. Cox will discuss "The Role of Ethics in Police Training and Education."

On Saturday, D. C. Jim Dozier will discuss "Law Enforcement Training and Professionalism in the 21st Century." A veteran law enforcement officer, Mr. Dozier is currently executive director of the Texas Commission on Law Enforcement Officer Standards and Education. He has served as a criminal investigator for the Drug Enforcement Administration, Assistant District Attorney for the ninth Judicial District of Texas, and chief of the Special Crimes Unit of the ninth Judicial District. Mr. Dozier received the master of education degree from the University of Houston.

ENGLISH-AS-A-SECOND-LANGUAGE

Friday, the English-As-a-Second-Language Section will hear a panel discussion on "Quick Tips for Building Verbal Rapport and Writing Repertoires." Panel members will be Katheen O'Hanlon, Susan Kasten, and Tamara Taylor, instructors at the Intensive English Language Institute of the University of North Texas.

Ms. Taylor has had 16 years experience in the ESL classroom and teaches writing and grammar. Ms. O'Hanlon has taught ESL to high school and college students for ten years in Spain, Mississippi, and Texas and university level Spanish courses for nearly eight years both in the United States and abroad. She has been a newspaper writer and a national award-winning magazine writer and editor in the field of public education. Ms. Kasten has taught for the past 20 years in a variety of settings, including junior high school, high school, community college, and university. She has taught in the United States, Japan, and England.

Saturday, the English-As-a-Second-Language Section will feature a presentation by Laura I. LeDrean, lecturer at the English Language Institute of the University of Houston-Downtown Campus. Ms. LeDrean will discuss "A Structured Process Approach to Teaching Writing."

HEALTH OCCUPATIONS

The Health Occupations Section has arranged for a two-day presentation by Mary Schira, director of educational services for All Saints Health System of Fort Worth. Ms. Schira will discuss "The Promises of Patient Focused Care." She will consider the impact of managed care and an increasingly competitive market environment on health care policy, and relate these issues to the need for new approaches to health care delivery. Ms. Schira suggests that new customer expectations require health care providers to seek innovative methods and be sensitive to the needs of patients. Finally, she will address the need for enhanced education, which focuses on cross-training and life-long learning.

Ms. Schira received the bachelor of science degree in nursing from Duke University and the master of science degree in nursing from Ohio State University. A recipient of numerous awards, she has been recognized for excellence in both teaching and research.

LEARNING RESOURCES

James Hambleton, executive director of the law library at Texas Wesleyan Law School, will be the featured speaker at the Friday meeting of the Learning Resources Section. He will discuss "A Legal Framework for Legal Reference Question Analysis."

On Saturday, the Learning Resources Section will hear Arne Almquist discuss "CD-ROM: A Retrospective and a View of the Future." Mr. Almquist is assistant director for administrative services at the University of North Texas.

PHYSICS AND ENGINEERING

The Friday meeting of the Physics and Engineering Section will feature an address by Paul Edwin Morris, professor of physics at Abilene Christian University. Dr. Morris received the bachelor of science degree in physics from Abilene Christian University and the Ph.D. degree from Texas Christian University. He has done postgraduate work at Yale University and Northwestern University and has served as a visiting professor in the program of history and philosophy of science at the University of Notre Dame. The topic of his presentation will be "A Brief History of the Philosophy of Science."

Saturday, Hans C. Ohanian will be the featured speaker. He will discuss "How to Improve Introductory Physics Education." Dr. Ohanian is associate editor of the *American Journal of Physics* and professor of physics at Rensselaer Polytechnic Institute in Troy, New York. He received the bachelor of science degree from the University of Califor-

COLLEGE PRESIDENTS PLAN ANNUAL CONFERENCE

The Texas Junior College Association has announced the programs for its annual meeting to be held in conjunction with the TJCTA convention, March 2-3, 1995. On Thursday, March 2, a panel of community college presidents will discuss "A Day in the Life of a Community College President."

Vicente Villa

Panel members will be Joe L. Mills, Ranger College; Harry L. Krenek, Western Texas College; Dennis F. Michaelis, McLennan Community College; Jackson N. Sasser, Lee College; J. William Wenrich, Dallas County Community College District; and B.R. "Buddy" Venters, Del Mar College.

On Friday, a luncheon meeting has been planned, featuring an address by Vicente D. Villa, professor of biology at Southwestern University in Georgetown. He will discuss "Teaching and Mentoring at the Community College Level."

Dr. Villa attended Laredo Community College before transferring to the University of Texas at Austin. There he earned the bachelor of arts degree in biology. He received his doctoral degree from Rice University, and has done postdoctoral work at the University of Wisconsin and Brandeis University, in Massachusetts. In 1972, he joined the faculty in the biology department at New Mexico State University, returning to Texas in 1985 to assume his current position as professor of biology at Southwestern University.

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nia at Berkeley and the Ph.D. degree from Princeton University. He is the author of several books, including *Physics*, second edition; *Gravitation and Spacetime*, second edition; *Modern Physics*, and *Classical Electrodynamics*.

VOCATIONAL-TECHNICAL EDUCATION

The Friday meeting of the Vocational-Technical Education Section will feature an address by Donald E. Taylor, associate dean of instructional support services at Texas State Technical College–Waco. Before assuming his current position, he was the director of the Center for Applied Learning, where he supervised the delivery of instruction of the "Transformations through Technology" curriculum. Mr. Taylor received the bachelor of arts degree from California State University at Chico, and the master of arts degree in education from the University of Idaho. In his presentation, he will discuss "Transformations: Re-Education of the Dislocated Worker."

Saturday, Sheril Phillips will discuss "Finding the Right Niche: Using Career Assessments." Ms. Phillips is regional consultant for Consulting Psychologists Press, which publishes assessment instruments, including the Myers-Briggs Type Indicator and the Strong Interest Inventory. These assessments are used to assist in career location and development. Prior to her employment with Consulting Psychologists Press, Ms. Phillips worked as corporate trainer and consultant for the Growth and Leadership Center in Mountain View. She used the Myers-Briggs Type Indicator in presentations to corporate groups on health related issues, including stress reduction. She has also worked as a corporate image consultant and radio broadcaster.

MANAGEMENT EDUCATORS PLAN PROGRAM

Dennis Middlemist

Larry Stanley

The Texas Junior College Management Educators Association will meet Thursday, March 2, at Noon, to hear Dennis Middlemist, chairperson of the management department at Colorado State University. Dr. Middlemist will discuss "Changes in the Structure of the BBA Curriculum and How This May Affect Management Program Course Transferability."

At 1:45 p.m., Thursday, the group will depart from the Loews Anatole hotel to tour the Texas Instruments plant in McKinney. Transportation for this tour will be provided.

At 4:30 p.m. on Thursday, participants will meet at the Loews Anatole for a reception which will feature discussion with authors. A cash bar will be provided for this meeting.

Friday morning, a panel of speakers will discuss "Teaching Quality and Other New Principles of Management at Community Colleges." Panel members include Larry Stanley, president of College of the Mainland; Art Lacy, director of group education for the defense systems electronics group of Texas Instruments Corporation, and Thomas Brouillard, director of cooperative education at Bee County College.

Kay Hale, associate program director of the community and technical college division of the Texas Higher Education Coordinating Board, will be the featured speaker at the Friday luncheon session. Her topic will be "Management Programs and the Coordinating Board."

On Saturday, the management educators will hold a breakfast session, to plan chapter activities. There will be an open discussion on articulation with four-year institutions, tech-prep, book reviews and mini-presentations by members. Officers will be elected during this annual meeting of the Texas Junior College Management Educators Association.

NOTED HISTORIAN TO ADDRESS SECTION

Friday's History Section will feature a panel discussion on "Technology in History Classrooms." Panels members will be Laura Everett Stowe, regional sales consultant for HarperCollins Publishers; Darrell Ward, chief executive officer of HyperGraphics Corporation; and Bryan Williams, account executive for MarketSource Corporation. Ms. Stowe will discuss technology in the history classroom from a book publisher's perspective. Mr. Ward will introduce the delivery system his company has produced for classroom use. Mr. Williams will offer his view of the history classroom of the future from a manufacturer's perspective. Time will be provided for questions and answers.

Robert Divine

Saturday, Robert A. Divine will address the meeting. His topic will be "Lyndon B. Johnson." Dr. Divine is the George W. Littlefield Professor in American history at the University of Texas at Austin. He received the Ph.D. degree from Yale University. A specialist in American diplomatic history, he has taught at the University of Texas since 1954. He has been honored by the University of Texas Students Association for teaching excellence. Dr. Divine is also the author of an extensive body of published work. He has been a fellow at the Center for Advanced Study in the Behavioral Sciences and has given the Albert Shaw Lectures in Diplomatic History at Johns Hopkins University.

MATHEMATICS GROUP PLANS MEETING

Marilyn Mays

Marilyn Mays, instructor of mathematics and computer science at North Lake College and president of the American Mathematical Association of Two-Year Colleges, will speak at the annual meeting of the Texas Mathematical Association of Two-Year Colleges. Her topic will be "The Critical Filter for the Majority."

Dr. Mays believes that for the majority of today's students, introductory college mathematics is the critical filter for future student success. The American Mathematical Association of Two-Year Colleges is developing standards for mathematics instruction at this level. In this forum, the participants will be invited to review the current draft of these standards.

The meeting will be held in the Obelisk-A room of the Loews Anatole hotel, Friday, March 3, at 4:00 p.m.

Sid Chapman

Tammie Jackson

Theresa Schrantz

Fred Newbury

Anamaria Diaz Shaw

Hap Lyda

PHILOSOPHY SECTION ASSEMBLES HUMANITIES PANEL

The Friday meeting of the Philosophy Section will feature a panel of educators who will address the question "Whatever Happened to the American Dream?" The question will be considered from a variety of perspectives. Panel members will be Sid Chapman, instructor of philosophy, Richland College; Tammie Jackson, instructor of government, Tarrant County Junior College–Northeast Campus; Fred Newbury, instructor of economics, Richland College; Theresa Schrantz, instructor of sociology, Tarrant County Junior College–South Campus; and Anamaria Diaz Shaw, instructor of American literature, Tarrant County Junior College–South Campus.

Panel members will consider what of the American dream is left for this and future generations. It has been said that Americans today are the ungrateful recipients of crime, financial exigency, political whim, and educational bureaucracy. How do these experiences threaten the American dream? Panelists will reflect on possible definitions of the American dream, how it has changed, its prospects for the future, and to whom it is available.

Dr. Lyda will serve as moderator for this discussion. He notes that gridlock appears to be a phenomenon of our time. Gridlock in government threatens America with a nightmare that is replacing the dream.

Gridlock in economics besets millions of persons whose jobs are threatened, and whose compensation consistently lags behind inflation.

Gridlock in the criminal justice system, drugs, gangs, freeways that resemble parking lots, commuter plane crashes, and community relations suggests that the American dream is more apparition than reality.

Fear and frustration characterize the American mood, Dr. Lyda suggests. Few believe their children will fare better than this generation. Those who once believed in the natural progress of history—the inexorable improvement of mankind—have been replaced by a chorus of doubters and complainers, some rightly calling out for justice, others petulant and unreasonable.

What reasonable expectations can this generation make of its leaders, its institutions, and its national potential? Panel members hope this "dream analysis" will shed light on our current predicaments and our future possibilities.

On Saturday, the Philosophy Section will feature a roundtable discussion, entitled "Writing Our Own Introductory Philosophy Text." Dr. Lyda and Dr. Chapman will moderate the discussion.

SECTION TO CONSIDER TEACHING STRATEGIES

Friday's meeting of compensatory/developmental education instructors will feature a presentation by Ed Stupka, counselor at Sacramento City College. Author of several major research studies on student persistence and achievement, Dr. Stupka has been recognized with his institution's outstanding faculty award. He has conducted numerous workshops and seminars on the topic of student success in college.

Dr. Stupka believes that although students hold the primary responsibility for learning, faculty are challenged to empower students to assume this responsibility. After looking at 13 common reasons students fail, participants will use newly introduced tools to begin developing new and creative ways to address student needs. Sources of related research, as well as the Florida Student Success Beacon Project and California Flex Day Staff Development Opportunity, will be introduced and discussed.

Saturday, participants will hear a group presentation on "Curriculum Building for a Unified Program of Instruction." Panel members will be Jack Dixon, Lane Johnson, and Dorothy Reade, instructors of developmental studies at North Harris College.

This presentation will consider how an institution can go about building a focused approach to writing and reading. The panelists will discuss the practical applications of curriculum building, realities of dealing with institutional politics, and the departmental and institutional cohesion that can evolve from the process.

SECTION TO FEATURE NOTED ECONOMISTS

Karl E. Case

David Colander

On Friday, the TJCTA Economics Section will hear Karl E. Case, professor of economics at Wellesley College. His topic will be "The Role of the Principles Course in the Increasingly Technical World of Economics."

In addition to his responsibilities at Wellesley College, Dr. Case lectures on economics and tax policy in the International Tax Program at Harvard University. He received the bachelor of arts degree from Miami University in 1968, spent three years in the Army, and received the master's and Ph.D. degrees from Harvard.

Dr. Case's research has been in the area of taxation, public finance, and housing. He is the author or coauthor of several books, including *Economics and Tax Policy* and *Property Taxation: The Need for Reform*, as well as numerous articles in professional journals.

On Saturday, David Colander will discuss "The Economic Possibilities of Our Grandchildren." Dr. Colander, professor of economics at Middlebury College in Vermont, has authored, coauthored, or edited 23 books and more than 70 articles on a wide range of economics topics.

He earned the bachelor of arts degree from Columbia College and the Ph.D. from Columbia University. He has taught at Columbia College, Vassar College, and the University of Miami. In addition, he has been a consultant for Time-Life Films, a consultant to Congress, a Brookings Policy Fellow, and visiting scholar at Nuffield College, Oxford.

Recently, he spent two months in Bulgaria, where he worked with former professors of political economy on teaching methods for Western economics.

Dr. Colander is on the board of advisors of the *Journal of Economic Perspectives* and serves on the editorial board of *The Journal of Economic Methodology* and *The Eastern Economics Journal*. He is currently the president of the Eastern Economics Association.

PSYCHOLOGY SECTION TO CONSIDER LEARNING STYLES

Robert J. Sternberg

Robert J. Sternberg will be the featured speaker at the Friday meeting of the Psychology Section. Recipient of numerous honors and awards, Dr. Sternberg has been recognized with the Outstanding Book Award of the American Educational Research Association for his 1987 book, *Beyond IQ: The Triarchic Theory of Human Intelligence.*

He graduated *summa cum laude* with the bachelor of arts degree from Stanford University, and he earned the Ph.D. degree in psychology from Yale University.

Dr. Sternberg is currently professor of psychology at Yale University, where he previously served as acting chairperson of the psychology department and director of graduate studies. He has been a consultant for numerous publishing companies, and has served as editor of the *Psychological Bulletin* since 1991. He is on the editorial boards of the *American Journal of Psychology, Intelligence, Philosophical Psychology, Poetics,* and *Learning and Individual Differences.*

Dr. Sternberg has been listed among the 100 "Top Young Scientists in the United States" by *Science Digest.*

The topic for his discussion will be "Teaching to Diverse Patterns of Student Abilities, Learning Styles, and Cultural Backgrounds."

David G. Myers

On Saturday, David G. Myers, assistant professor of psychology at Hope College in Holland, Michigan, will discuss "Enlivening the Teaching of Psychology." Dr. Myers graduated *magna cum laude* with the bachelor of arts degree in chemistry from Whitworth College, and received the master of arts degree in psychology from the University of Iowa.

Dr. Myers won the Gordon Allport Prize for his studies of group influence, and is the author of a widely studied psychology textbook. His scientific research, supported by National Science Foundation grants and fellowships, has appeared in two dozen periodicals, including *Science,* the *American Scientist,* and *Psychology Bulletin.*

Dr. Myers also has written articles in more than two dozen periodicals and ten books which digest the findings of psychological research for a lay readership. In his book *The Pursuit of Happiness: Who is Happy—and Why*, and in nearly 200 media interviews and invited lectures over the past two years, he has challenged America's individualism and materialism and affirmed the significance of positive traits, committed relationships, and religious faith. In the field of psychology, he is best known for his introductory psychology and social psychology texts.

LEGAL ASSISTANTS TO DISCUSS "NEW CAREERS"

The Friday session of the Legal Assistants Section meeting will feature a panel discussion on "Expanded Roles and New Careers: Emerging Employment Opportunities in the Private Sector for Paralegals." The panel will consist of Frances Beall Whiteside, Scott J. Collister, and Kay L. Perry.

Frances Whiteside

Ms. Whiteside is manager of the Anne Beall Company, through which she offers paralegal services to attorneys and writing services to non-attorneys. Since 1990 she has taught in the paralegal studies programs at El Centro College and Southeastern Paralegal Institute. She is a guest lecturer for the paralegal studies program at Texas Wesleyan University in Fort Worth. At the 1992 and 1994 annual meetings of the American Association for Paralegal Education she served as a panelist on the topic of expanded roles and careers for paralegals, a subject on which she has written for the national magazine *Legal Assistant Today.* She is an editor for Pearson Publications Company, a publisher of paralegal textbooks.

Mr. Collister's firm, the Collister Group, specializes in providing litigation support services and paralegal placement. Before founding this company, Mr. Collister worked as a paralegal in private law firms and the U.S. College of the Air Force. He received his degree in paralegal studies from the College of the Air Force. He is past president of the Houston division of the State Bar of Texas. He is also an advisory board member for the University of Houston–Downtown Campus and North Harris College.

Ms. Perry is director of continuing education at the Center for Legal Education in Houston. She has worked as a paralegal in the legal departments of Amoco Corporation and Shell Oil Company and in private law firms. She has also written articles for *Legal Assistant Today* and the *Houston Legal Assistant Association Newsletter.* She earned her undergraduate degree from West Texas A&M University and a certificate from Southwestern Paralegal Institute. She is currently a member of the legal assistant division of the State Bar of Texas and the American Corporate Legal Assistants Association and president of the Houston Legal Assistants Association.

On Saturday, participants will hear a discussion on "Expanded Roles and New Careers: Emerging Employment Opportunities in the Public Sector for Paralegals." Presenters for this discussion will be Sharman Beasley, coordinator of the Cooperative Work Study Program at El Centro College; and Bob Young, Commander, United States Navy.

PROMINENT POLITICAL SCIENTISTS TO ADDRESS GOVERNMENT SECTION

On Friday, the TJCTA Government Section will hear Stephen J. Wayne, professor and chairperson of the American government department at Georgetown University, discuss "The Road to the White House: 1996." In addition to being a veteran instructor of American government, Dr. Wayne has played an active role in Washington affairs, specializing in presidential politics for more than 25 years. He has authored numerous articles and published several books about the presidency, including *The Road to the White House* and *Presidential Leadership* (with George Edwards). Invited frequently to testify before Congress and to lecture to senior federal executives, Dr. Wayne also has helped shape public opinion about the presidency and electoral politics as a commentator for radio, television, and newspapers.

On Saturday, Peverill Squire, professor of political science at the University of Iowa, will discuss recent changes in Washington in his address, "The New Order in Congress." Dr. Squire received his undergraduate, master's and Ph.D. degrees from the University of California at Berkeley. He was a visiting professor at Meiji University in Tokyo, where he taught a course on American politics. Dr. Squire is coauthor of *The Politics of California Coastal Legislation* and editor of *The Iowa Caucuses and the Presidential Nomination Process.* His articles on legislatures and elections at the state and national levels and on other aspects of American politics have appeared in the *American Political Science Review,* the *Journal of Politics, Public Opinion Quarterly,* and other leading journals.

Peverill Squire

He has served on the planning committees for the 1992 National Election Study, Senate Election Study, and the 1994 National Election Study. Dr. Squire regularly teaches courses in introductory political science, American politics, the legislative process, the presidency, and American state politics.

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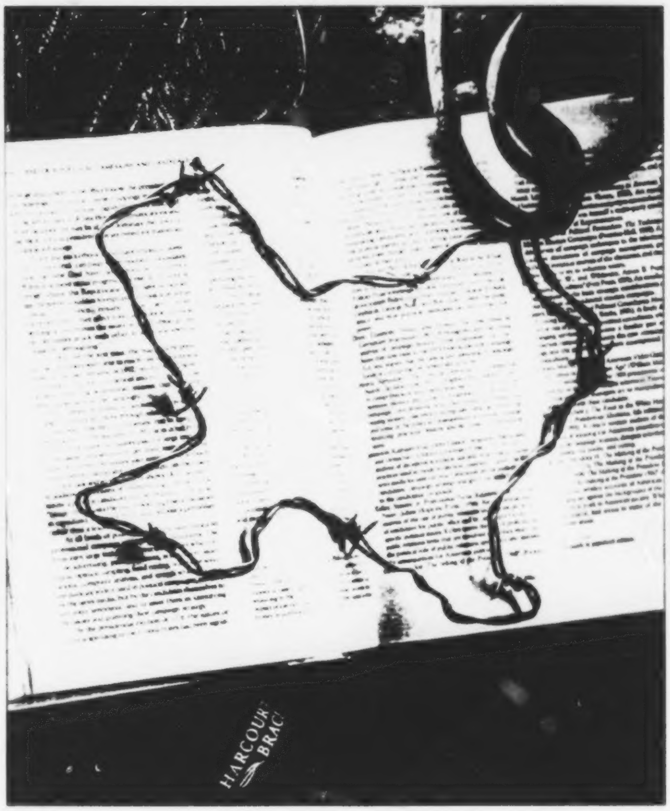

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NOTED SOCIOLOGISTS TO ADDRESS SECTION

Richard T. Schaefer, professor of sociology and dean of the College of Arts and Sciences at Western Illinois University will be the featured speaker at the Friday meeting of the Sociology and Anthropology Section. Dr. Schaefer received the bachelor of arts degree in sociology from Northwestern University and master's and Ph.D. degrees from the University of Chicago. He has taught introductory sociology for 26 years to students in colleges, adult education programs, nursing programs, and a maximum security prison.

Richard T. Schaefer

He is the author of the acclaimed *Racial and Ethnic Groups*, now in its fifth edition. His articles and book reviews have appeared in many journals, including the *American Journal of Sociology*, *Phylon: Review of Race and Culture*, *Contemporary Sociology*, *Sociology and Social Research*, and *Teaching Sociology*. He is currently the president of the Midwest Sociological Society.

Dr. Schaefer's topic will be "Multicultural Studies in the Teaching of Sociology."

On Saturday, the meeting will highlight a presentation by William Cockerham, who will discuss "The Global Perspective in Teaching Sociology." Dr. Cockerham is professor of sociology, medicine, and public health at the University of Alabama at Birmingham, where he also serves as chairperson of the sociology department. He received master's and doctoral degrees from the University of California at Berkeley.

William Cockerham

Dr. Cockerham has been on the faculty of the University of Illinois at Urbana-Champaign, where he held a joint appointment in the departments of sociology and psychiatry. He has participated in research projects on social factors in health and illness in the United States and several Western European countries. He is author of *Medical Sociology*, *Sociology of Medical Disorder*, and *This Aging Society*. He is coeditor of *Health and Illness in America and Germany* and editor of a book, *Social Medicine*, to be published in England. Dr. Cockerham is also author or coauthor of numerous journal articles in the United States, Europe, and Japan. His current research interests include cross-national comparisons of health life-styles and health risk behavior. The latter project is supported by the Centers for Disease Control and Prevention.

MUSIC SECTION TO SPONSOR COMPUTER TECHNOLOGY DEMONSTRATION

The Music Section will learn innovative ways to incorporate computer technology in the music curriculum. On Friday, Julie Romeo, director of educational keyboard sales for Brook Mays Music Company, will present "Recipes for Technology: Demonstration of the Use of Computers, Sound Modules, Sequencers, and MIDI Keyboard to Bring Innovation to Music Teaching and Performance."

Ms. Romeo notes that technology-assisted music instruction, though new and developing, is fast becoming standard for all facets of music learning and music making. She will present some innovative, successful technology for the use of computers, MIDI and digital keyboards in college music classes in theory, ear training, piano, improvisation, ensemble playing, basic arranging, and composition. The Friday session will be devoted to illustrated software which will focus on keyboard technology and computers to help teach basic keyboard skills.

Ms. Romeo graduated from Northwestern University with a bachelor's degree in music. She produces music software and has presented seminars for several major music education organizations. Her program will help instructors enable their students to be more self-reliant and confident in their use of technology in the music classroom.

Julie Romeo

The Saturday session will feature a "concert" of the Metroplex Keyboard Orchestra, composed of active teachers from Collin County, Dallas County, and Tarrant County community colleges.

MATH SECTION TO CONSIDER TEACHING TECHNIQUES

David S. Moore, professor of statistics at Purdue University, will be the featured speaker at the Friday meeting of the Mathematics Section. His topic will be "Teaching Statistics: Where We Are, Where We Are Going, Do We Want to Go There?" Dr. Moore is president of the International Association for Statistical Education and is one of the 1994 recipients of the Mathematical Association of America's national award for distinguished teaching of college mathematics.

David S. Moore

Herbert I. Gross

Dr. Moore notes that two-year colleges now teach more sections of statistics than of calculus. Statistical ideas now also are present in such courses as finite mathematics and contemporary mathematics. In his presentation, Dr. Moore will suggest that teachers should be aware of several important trends that are influencing statistics teaching at every level. Data analysis is becoming for the first time a core strand in school mathematics. The movement to reform the teaching of mathematics is spreading to statistics. Researchers in teaching and learning have begun to concentrate on learning—or failing to learn—stochastic ideas. The changing nature of statistics itself is influencing beginning instruction.

Technology has had surprisingly little effect, but promises (or threatens) finally to bring real change to college instruction. Institutions are being asked to improve accountability and increase efficiency, perhaps through application of ideas from Total Quality Management. This talk will survey these trends, offer some comments and even opinions, and attempt to provoke discussion among educators.

On Saturday, Herbert I. Gross, professor of mathematics at Bunker Hill Community College in Boston, will discuss "The Teacher as Coach, or Bridging the Gap Between Access and Equal Opportunity." Dr. Gross discerns an analogy between teaching and coaching to suggest that while most people accept that in sports good players do not necessarily become good coaches, in the "game" of academia, teachers are hired on the basis of how well they "played" their subject. For example, he says, having a doctoral degree in mathematics is a teacher's credential. The degree, in itself, says nothing about how effectively the person teaches mathematics to others.

This was not so important a few generations ago, Dr. Gross says. Then, only the potentially superior students were coming to college. Others, with strong backs, could still find gainful employment. Jobs that previously required a high school education now require some form of post-secondary education. The result is an influx of "non-traditional" students in higher education demanding access and opportunities, yet not always prepared for the rigors of college work. For this new student population, old teaching models are not as effective, and the role of teacher as "coach" is increasingly important.

This session will consider how well faculty make the subject matter relevant to the needs of students; how teachers construct a delivery system that allows the lower half of the class to compete more successfully with the upper half—without impeding the progress of the upper half; and how well instructors provide a "live support system" that motivates students to stay in class and try to achieve.

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NOTICE OF PROPOSED AMENDMENT TO TJCTA CONSTITUTION AND BYLAWS

As required by the TJCTA Constitution, notice is hereby given that an amendment to the organization's Constitution and Bylaws has been duly proposed. Following is the text of the proposed amendment:

> In Article I, Section 1, and all other places in the Constitution and Bylaws where the name of the organization appears, strike the word *Junior* and insert in lieu thereof the word *Community*. In all places where the organization is referred to by the letters *TJCTA*, change *TJCTA* to *TCCTA*.

If adopted, the amendment would have the effect of changing the name of the organization to the Texas Community College Teachers Association. Under provisions of the Constitution, the proposed amendment will be presented for discussion at the forthcoming convention in Dallas during the general session Thursday, March 2. A vote on adoption of the amendment will occur during the 1996 convention. A two-thirds vote is required for approval.

SCHOOL-TO-WORK FOCUS FOR TECH-PREP SEMINAR

Allan Merriweather, project director of the South Plains Tech-Prep Consortium, will lead a seminar on "School-to-Work in Texas: What Is the Community and Technical College Role?" The meeting is scheduled for Friday, March 3, at 2:30 p.m. in the Miro room of the Loews Anatole hotel. Sponsored by the Tech-Prep Project Directors Association of Texas, this program will consider the latest trends and developments in tech-prep programs in Texas.

Tech-prep programs have been established for the past four years across the state in an attempt to assist students in making a smooth transition from school to work. In Oct. 1994, more than 60 percent of independent school districts with secondary-level programs and 55 of the 70 public two-year colleges had tech-prep programs.

This session will provide an update on the 25 tech-prep consortia in Texas with information about curriculum, professional development, program revisions, marketing, and evaluation. Concerns of teachers, counselors, and administrators from all educational areas—academic and vocational—will be addressed.

THE BILL TILLMAN BAND TO PERFORM AT DANCE

Always a popular event at the convention, the annual convention dance will be held in the Khmer Pavilion of the Loews Anatole hotel. The dance will begin at 9:00 p.m., Friday, March 3, and will end at 1:00 a.m.

Bill Tillman

Stephanie R. Meinhardt, Collin County Community College–Spring Creek Campus, chairperson this year of the TJCTA Social Subcommittee, has made arrangements for the Bill Tillman Band to perform at the annual convention dance. Bill Tillman, the group's founder, has been playing professionally since he was five years old. Best known for his part in Blood Sweat and Tears, he has also toured with Chuck Berry, Roy Orbison, Bo Didley, and the Coasters. He also served as saxophonist and musical director for Gladys Knight and the Pips and has worked with Duke Ellington's orchestra.

With a repertoire of more than 400 songs, the Bill Tillman Band features a wide range of musical styles. This will represent a change from dances in previous years, when music was almost entirely country and western. Dress for the dance will be casual.

No fee is charged for admission to the dance; however, the function is open only to individuals officially registered at the convention, and convention badges must be presented to enter the ballroom.

TJCTA MEMBERSHIP SERVICES COMMITTEE TO OPERATE PLACEMENT CENTER DURING CONVENTION

The TJCTA Membership Services Committee will operate a placement center during the annual convention at the Loews Anatole hotel, in Dallas. Committee member Vivian A. Dennis, Eastfield College, serves as chairperson of the subcommittee to handle arrangements for staffing and organizing the placement center. Also serving on the subcommittee are Veneta B. Edwards, Hill College; Kathe A. Gardner, Lamar University Institute of Technology; Linda Gober, South Plains College; and B. Rockford Burris, Western Texas College. Members of the Membership Services Committee will help staff the center during the convention.

This will be the nineteenth consecutive year that a placement center has been operational during the annual TJCTA convention. In past years, as many as 125 job listings have been posted.

In a joint letter from Ms. Dennis and TJCTA President Scott A. Nelson, each college president was invited to submit information regarding anticipated openings on the full-time faculty and administrative staff for the coming academic year.

Job listings will be posted on a bulletin board near the registration center in the Loews Anatole hotel Grand Ballroom foyer. Hours of operation will be from 8:00 a.m. to 2:00 p.m., on Friday, March 3, and from 8:00 to 11:00 a.m., Saturday, March 4.

TJCTA members who wish to do so are invited to send résumés to be included in a loose-leaf binder, filed according to teaching fields. College personnel officers and other administrators attending the convention will be given opportunities to review the résumés and obtain information about potential candidates for staff openings. Résumés should be sent to the TJCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, Texas 78746-5747. Résumés should be mailed in time to be received by Feb 28. After that date, members may take their résumés directly to the placement center at the convention site.

Following the convention, job listings and résumés of those seeking positions will be returned to the state office for the TJCTA placement/referral service.

Statement of Ownership
Management and
Circulation

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1995 convention in Dallas.

Suggestions should be received well before the committee meeting at the annual convention, so that the Resolutions Committee can give ample consideration to the proposals. In the meeting of the Resolutions Committee set for March 2, 1995, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Cynthia M. SoRelle, Chairperson
TJCTA Resolutions Committee
McLennan Community College
1400 College Drive
Waco, Texas 76708

CONVENTION ATTENDEES URGED TO MAKE HOTEL RESERVATIONS

TJCTA members planning to attend the 48th annual convention, March 2-4, 1995, in Dallas, are encouraged to reserve hotel accommodations immediately. A block of 1,200 rooms has been reserved for the TJCTA convention. While rooms were still available at press time, it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TJCTA convention activities will be held at the headquarters hotel. Hotel accommodations may be reserved by completing the form below and mailing it to the Loews Anatole hotel, or sending a facsimile of the form to the hotel, at Area Code 214, 761-7808, or calling the hotel, at Area Code 214, 761-7500. Reservations will be processed on a first-come, first-served basis. ***Reservations received after Feb. 8 will be subject to availability.***

Forms and inquiries regarding reservations should *not* be directed to the TJCTA state office, as all convention housing arrangements are under the control of the Loews Anatole hotel.

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TJCTA CONVENTION

TJCTA members traveling to the 1995 convention by air may take advantage of special fares arranged with Southwest Airlines. Since the convention headquarters hotel, the Loews Anatole, is located in Dallas, Southwest Airlines is the most convenient carrier offering service between the convention site and most Texas cities.

Southwest Airlines offers convention attendees a 10 percent discount on "everyday unrestricted fares" and a 5 percent discount on the lower restricted fares. To take advantage of the discounts, reservations must be made by calling Southwest Airlines Group Desk at 1-800-433-5368, Mondays through Fridays, between 8:00 a.m. and 5:00 p.m. Callers must provide the special TJCTA identifier code "F20."

Seats at various fares are subject to availability at the time reservations are made, so reservations should be made well in advance of planned travel dates.

The special fares are offered between Feb. 26 and March 8, 1995, and are available for round trip travel between Dallas and any city served by Southwest Airlines.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
48th Annual Convention
Loews Anatole Hotel — Dallas, Texas — March 2-4, 1995

HOTEL RESERVATION FORM

MAIL TO: Loews Anatole Hotel—2201 Stemmons Freeway—Dallas, Texas 75207
OR PHONE: (214) 761-7500 OR FAX: (214) 761-7808
RESERVATIONS RECEIVED AFTER FEB. 8 SUBJECT TO AVAILABILITY.

Please reserve _______ room(s) of the type(s) checked below:
(Limit ***three*** *rooms per individual. Use duplicate form for additional rooms.)*

Check accommodations desired:	Rate
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____ Triple Room (Three persons)	$109
____ Quad Room (Four persons)	$115

Arrival Date: March ____, 1995 Departure Date: March ____, 1995

(Hotel check-in time is 4:00 p.m.; check-out time is 12:00 Noon.)

Reservations will not be held after 4:00 p.m., unless arrival is guaranteed by approved credit card or advance payment of one day's lodging. Guaranteed reservations not cancelled by 4:00 p.m. on the day prior to arrival will be subject to deposit forfeiture or first night's charge to credit card.

Arrival will be after 4:00 p.m. Hold room on a guaranteed basis with the following credit card:

Credit Card ____________ *Number* ____________ *Expiration Date* ____________

Signature ____________

IMPORTANT INFORMATION: The Loews Anatole hotel is unable to grant direct billing for room or incidental accounts. The hotel accepts all major credit cards. In the absence of an approved credit card, the hotel requests payment be made by cash or traveler's checks. Credit information will be required at time of check-in. The hotel will not accept payments by personal or institutional check unless definite arrangements are made with the Credit Department prior to arrival.

Confirm reservations to: Name ____________ Phone A/C ______ ____________

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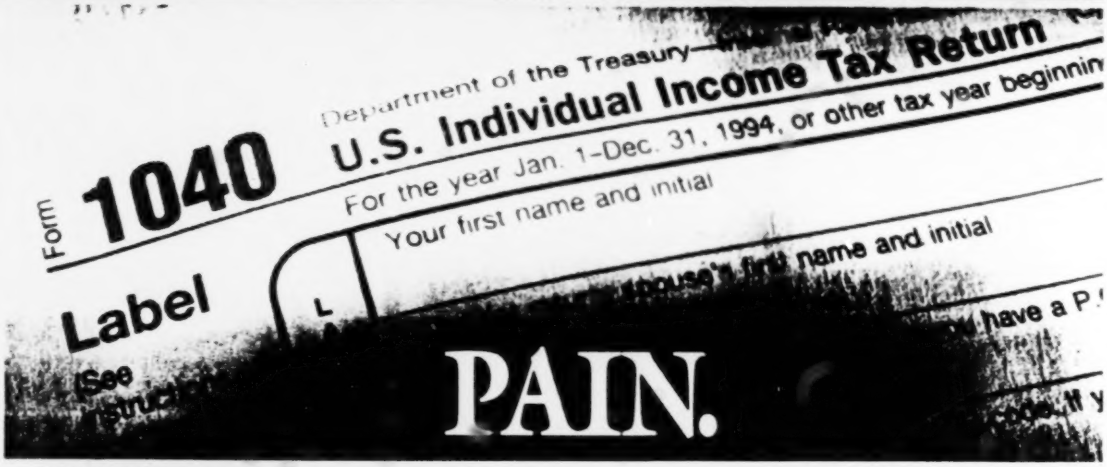

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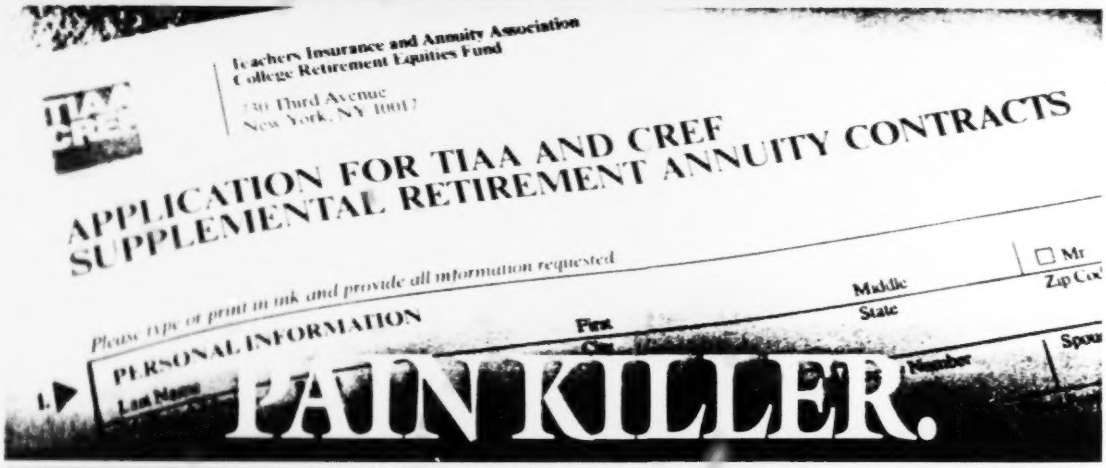

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VOLUME XXVI APRIL 1995 NUMBER 4

STATE BUDGET PROCESS ENTERS FINAL PHASE

The process of crafting the 1995-97 state budget has entered a crucial phase, as legislators work to hammer out differences between the House and Senate versions of the omnibus appropriations bill. Lawmakers are working several hours each day to finalize the budget for the coming biennium. Observers predict that the bill will not be put in its final form before the middle of May.

Funding For Two-Year Colleges

Of particular interest to community and technical colleges are the proposals for funding programs for the biennium beginning Sept. 1, 1995 and ending Aug. 31, 1997. The budget proposed by the Senate provides $6.2 million more for community colleges than the House bill. The House bill also envisions transferring operations of the TSTC–Amarillo campus to Amarillo College, resulting in substantial differences in the two bills for those institutions. Total appropriation for community colleges in the Senate bill is $1,169,110,212. Total appropriation in the House bill for community colleges is $1,162,904,667.

Even under the higher funding levels provided in the Senate version of the general appropriations bill, 13 of the 50 public community college districts would receive *lower* appropriations in the 1995-97 biennium than in the 1993-95 biennium. The losses are attributed to decreasing student contact hours. The biggest loser would be the Dallas County Community College District, with a decrease of more than $4 million. The Tarrant County Junior College District would experience a decline in funding of almost $2.5 million. Other college districts which would receive lower funding during the next two years than for the current biennium are: Alvin Community College, Brazosport College, Del Mar College, Howard College, Kilgore College, McLennan Community College, Odessa College, San Jacinto College, Texarkana College, Tyler Junior College, and Vernon Regional Junior College.

The Senate bill provides $142.2 million for community college staff insurance benefits, compared with $125 million in the House measure. For TSTC, the Senate bill provides $9.3 million for staff insurance, compared with $7.5 million in the House bill.

Retirement Contributions

Both Senate and House measures provide for state contributions to the Teacher Retirement System at the rate of 6 percent during the next two years, down from the current 7.31 percent contribution rate. TJCTA was among more than 30 education associations which vigorously opposed the reduction in state TRS contributions. However, TRS actuaries reported (and TRS officials consistently testified) that significant improvements in retiree benefits would be possible and the fund's actuarial soundness would be well protected with a 6 percent state contribution. Budget writers, assured that the "defined benefits" under TRS would not be affected adversely, set the contribution rate at 6 percent for the next two years.

The state funding rate for the Optional Retirement Program—a "defined contribution" or "money-purchase" plan—also was reduced to 6 percent. However, under the Senate bill, additional funds would be appropriated through the Texas Higher Education Coordinating Board to maintain total ORP contributions at the current rate of 7.31 percent. Also, colleges would be allowed to continue supplementing the state contribution by 1.19 percent, bringing the total employer ORP contribution to 8.5 percent. In the House bill, a 7.31 percent ORP contribution rate was included in a long "wish list" of items to be funded "if additional revenue is available."

ORP–TRS Transfers

Several bills have been introduced to allow participants to leave ORP and establish service credit in the Teacher Retirement System. The measure gaining most interest is House Bill 1467. In testimony before the House Committee on Pensions and Investments, TJCTA State President Scott Nelson expressed support for the general concept of the bill, saying that many individuals would like an opportunity to investigate the benefits of leaving ORP and entering TRS.

It soon became apparent, however, that major obstacles stood in the way of enacting legislation to accomplish the goal. The bill was found to violate a provision of the Texas Constitution prohibiting individuals from receiving retirement benefits from two separate plans for the same service. Additionally, it became clear that the U.S. Internal Revenue Code prohibits a transfer from an ORP plan to a defined-benefits plan (TRS) without a crippling tax liability. It was said also that the Internal Revenue Service almost certainly would view the option as voiding the "irrevocable" nature of the election ORP participants made when they originally chose ORP over TRS. This raises serious questions as to whether or not ORP contributions should have been excepted from the annual $9,500-limit applied to "elective deferrals" under the Internal Revenue Code.

In light of the many serious questions raised, it appears unlikely that any ORP-to-TRS "rollover" or transfer will be approved this session. A study of the issue prior to the 1997 legislative session might be commissioned.

House-Senate Conference Committee on General Appropriations Bill

Senators	*Telephone*	*Office No.*
Bivins, Teel (R-Amarillo)	463-0131	3E.8
Brown, J.E. "Buster" (R-Lake Jackson)	463-0117	1E.13
Montford, John (D-Lubbock)	463-0128	1E.12
Truan, Carlos (D-Corpus Christi)	463-0120	1E.14
Zaffirini, Judith (D-Laredo)	463-0121	1E.9
Representatives	*Telephone*	*Office No.*
Coleman, Garnet F. (D-Houston)	463-0524	E2.212
Delisi, Dianne (R-Temple)	463-0630	E2.806
Gallego, Pete (D-Alpine)	463-0566	E2.214
Junell, Robert (D-San Angelo)	463-0472	E1.506
Ogden, Steve (R-Bryan)	463-0698	E1.302

PRESIDENT'S MESSAGE

One of my goals for the 74th regular session of the Texas Legislature was to count the Dairy Queens between my house and the state Capitol. The friendly red DQ signs help chart the mileage to Austin from the hairy metropolis of the Houston area, where using turn signals on the freeway can be interpreted as a sign of weakness.

But the dream of official Dairy Queen tabulation remains, alas, unfulfilled. Truth is, just when I got an accurate count started, there was always a distraction—a field of bluebonnets or, more likely, the specter of Washington County constables conspiring in a foul plot to stop your obedient servant from slipping under the radar. Some people just don't realize they are messing with an officer of the Texas Junior College Teachers Association.

Another objective was to persuade the 74th Legislature to treat community colleges with the respect they deserve. And—*oh, yes*—to put a halt to all the silly talk of cutting our retirement plans.

Counting Dairy Queens is easier.

If you haven't visited the Capitol lately, much of it has gone underground to the "Extension," where you'll find attractive skylights, shiny marble in all the right places, and comfortable seats in the hearing rooms. It's very nice. But it is difficult to resist the suspicion that, as one critic noted, the Legislature was placed in a hole to hide from God.

In Greek mythology, only the dead resided in the *Netherworld*—also known as *Hades*—under the earth's crust. In Austin's *Netherworld*, people are alive all right, but the regulars do seem to possess the cadaverous complexion of too many days underground. Access is chiefly by elevators, in which we, the visitors, are conspicuously silent during the descent, perhaps savoring our last breath of fresh air, or thinking of family and friends on the surface.

So, these days, the pink granite dome over the rotunda harbors mainly tourists and scout troops, as most offices and hearing rooms have migrated to the *Netherworld*. But some things never change. Lobbyists still prowl the halls and organize hasty strategy sessions. Bus loads of citizens wearing colorful badges and posters, each with an angry ax to grind or urgent cause to espouse, faithfully swarm the offices of their representatives. Besieged lawmakers greet and pretend to recognize everyone, but you can tell from the panic in their eyes they often haven't the foggiest notion to whom they are speaking. *E Pluribus Unum* is the idea, of course, but the operational principle in Austin is still, as ever, *Ubi Est Meo (Where's mine?)*

When they get time, your legislators will spend around $80 billion of the public's money. Less than two per cent will go directly to all the community and technical college campuses of Texas. Such is political reality in the ragged end of the twentieth century.

As an outsider, it is easy to conclude that modern representative government has finally gone bananas. But some perspective is in order. The ancient Athenian Assembly, after all, was the veritable cradle of democracy, yet its lawmakers voted overwhelmingly to execute Socrates, a gifted, 70-year-old teacher. (There is no evidence that he complained too much about his ORP.) The equally celebrated Roman Senate was the site of impressive oratory, but we must recall that Julius Caesar was bumped off nearby in gang-land fashion by his closest friends and supporters, at least as Shakespeare tells it. So maybe we've got it pretty good with the Texas Legislature. Indeed, I am pleased to report that, so far in '95, there have been no assassinations or serious gun play. On the other hand, the House and Senate have yet to adjourn. *(Et tu, Bubba?)*

Observing a game in which the cards are often stacked, it is easy for someone representing hopeful, idealistic community college teachers to get discouraged. But there is good news, too.

Waiting your turn to appear before the "money committees" of the Legislature, you get a picture of how public agencies are regarded by elected officials and the people they represent. Quite honestly, it seems the ONLY favorable comments from political leaders lately are about Texas community colleges. The reason is simple, of course: We do our job, and we do it well—at bargain prices. (It doesn't hurt to have a campus in most legislative districts.)

On another positive note, modern Texas politicians are different from their popular image. It is commonly believed, particularly among academic ranks for some reason, that legislators are a rather doltish lot—a bunch of good ol' boys with walnut sized brains, like primitive humanoids from antiquity. While such a view is comically satisfying, it doesn't generally square with reality. Sure, you run into a lawmaker now and then who, you darkly suspect, waded ashore from the shallow end of the gene pool, but such cases are increasingly rare. Bizarre as it may seem, most senators and representatives are alert and rational, work very hard, and (the occasional bottom-feeder notwithstanding) probably want to do the right thing.

No, as Cassius put it to Brutus (before he and the boys whacked Caesar): "The fault . . . is not in our stars, but in ourselves."

If Texas community colleges ever get the respect they deserve, it will not be the result of new technology, glitzy advertising, or by magically raising the collective IQ of sluggish politicians. The realization must come from the voters themselves—out there in the Dairy Queens—who have tragically adopted the comfortable attitude of the '80s and '90s that you can get something for nothing. Virtually everyone gets in line to rightly praise community colleges, but a fundamental reckoning looms: Quality costs money. And yes, this means taxes.

So we've got some teaching to do. But that's our job. Thanks to everyone for a truly rewarding year. See you at the Dairy Queen.

Scott Nelson

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 MoPac Expressway South, Building I, Suite 410, Austin, Texas 78746-5747. Authors should retain copies of their manuscripts for their files.

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Bob Schieffer

"Keep the Promise"

Bob Schieffer
Chief Washington Correspondent
CBS News

Editor's Note: Following is the text of the keynote address delivered by Bob Schieffer at the 48th Annual Convention of the Texas Junior College Teachers Association, March 2, 1995, in Dallas.

I recall when I was first asked to substitute for Walter Cronkite on the Evening News. (Kids now get it written in their contract when they come to CBS that occasionally they'll get to sit in for whoever's anchoring; but back in those days, it was a really big deal—it was certainly a big deal to me to be asked to sit in for Walter Cronkite!) I was very nervous about it, and just before we got ready to do the broadcast, I turned to one of the people in the broadcast booth and I asked, "What should I say at the beginning?" And he said, "Well, I don't know." So he typed up a little something and he said, "Try something like this: 'Good evening. Walter Cronkite is on vacation, Dan Rather is in Alaska, Roger Mudd is sick, and H. V. Kaltenborn is dead.'" There's always somebody who will put you in your place when you think you're something really big.

I have been a reporter man and boy—and I astonish myself because I don't feel old—but I have discovered that I have been a reporter man and boy through five decades now. I started as a reporter back in the '50s, and now here we are in the '90s. And above all, it's been a lot of fun for me. I'm proud of some of the stories I've written along the way. Maybe somewhere a story I wrote made somebody chuckle on a particular day, and maybe someplace down the line some interview I did helped someone have a better understanding of the world, at least for a couple of minutes.

But as I look back at it, I suppose the one thing I ever did that really made some tangible difference occurred a long time ago when I was a reporter for the *Fort Worth Star-Telegram*. I was assigned to write a series of stories about education, and the advantages that a community college—as we now call them, or are learning to call them—brought to a community. Those stories were by no means the sole reason for it, or even the major reason for it. But I like to think that those stories did play a small part in Tarrant County passing a bond issue that led to the creation of the Tarrant County Junior College. When the community leaders that were leading the drive to pass that bond issue needed a group of volunteers to stuff envelopes and run errands and do all of the "grunt" work that you have to do in any successful political campaign, one of them asked me if I knew any kids around who might help them on something like that, and I suggested my brother, who at that time was a student at Arlington Heights High School. So they appointed him the head of the volunteer campaign and got 400 kids. And they worked for over two weeks to do that kind of work—the hard work, it was an amazing thing. And that did have a large impact on the bond issue passing. A lot of you know my brother now. He is Tom Schieffer, who is the president of the Texas Rangers baseball team. They just last year built that big new baseball park just down the way. He never lost his interest in Tarrant County Junior College. He served for many years as one of its trustees. Some of you may remember he spoke at this same convention several years ago.

I remember that when he made that speech he had been so impressed with some of the figures that he had compiled about the economic impact that Tarrant County Junior College was having on Tarrant County that he called me to tell me about them. We got to talking about whether taxpayers get their money's worth with junior colleges, and he had come up with some impressive figures on the differences—startling differences—in the mean income of high school drop-outs, those with some college, those with an associate degree, and I was just astonished. And it stuck in my mind so much that I called the Census Bureau this week before I left Washington to see in the new census how those figures are holding up. And they still are astonishing to me.

We find that by age 25, male high school drop-outs will be making on average $17,300 a year. Kids with a high school diploma by 25 will be making an average of $22,700. And then with a two-year degree, around $30,000. The progression among women is about the same; sadly, their wages are lower than men's at every level. But to me, when people ask if junior colleges are worth their cost, when you can see how a junior college in this age when all communities are strapped for money and looking for the maximum value in their tax dollars—when those numbers are considered, one is hard put to name any part of a community that can increase its citizens' earning power with the ease and efficiency of a community college. And when you can see the advantages of having an associate degree, it's just a wonderful thing, and there's no disputing that community colleges are worth the economic advantage that they bring to their communities.

But only those who have been to a community college graduation can really understand the value of a community college beyond just the economic impact that it brings to a community. I have been to one. To me, graduations are among the happiest family events that there can be. I was the first member of my family on either side to graduate from college. I shall never forget the look on my mother's face when she saw me with that diploma. And I'll tell you I can never forget how I felt when my two daughters graduated from college. But until I saw a graduation at Tarrant County Junior College, and saw the looks on faces of grown children who were seeing their mothers graduate, that I could really understand how much happiness a group of faces can contain. Or how much dignity and pride

> **"*Journalists and teachers have a lot in common. We share a lot because we're about the same things. Basically, we're explainers. And today we share a common problem: there is a great deal to explain.*"**

and love can be expressed in one place, as inner city kids, or kids who didn't get it right the first time in a four-year school, or people my age who just wanted to go to school to be there for the joy of bettering themselves walked across that stage. So in this era when there is a reexamination of what works and what doesn't work, you can count me on the side of community colleges. They seemed a good idea to me back when I wrote that series of articles for the *Star-Telegram* when I didn't know much about the issue until I started talking to people and investigating and reporting it, and they seem even a better idea as I've grown older. Junior colleges are good for the community. They make a community better intellectually, and certainly economically.

"One is hard put to name any part of a community that can increase its citizens' earning power with the ease and efficiency of a community college."

I want to talk for just a minute about the times we live in, about teaching, and about reporting. Journalists and teachers have a lot in common. We share a lot because we're about the same things. Basically, we're explainers. And today we share a common problem: there is a great deal to explain. And that is a problem for you and for me. In the beginning, education was a fairly simple matter. People learned from their families and from their own experiences and then passed on what they learned to their children. That's what education was. Those who came before passed on what they knew to those who came after. But as the world became more complex, as we all understand, there was a lot more to learn than any one person or family could know and so the first schools came to be.

Since then, learning itself has undergone profound change. At first it involved only teaching necessary skills of survival. I suppose if we had asked early man what he was thinking about after he finished his evening meal, he might have said, "I don't have to think, I've already had my meal for the day. I found the food I needed to eat." But as soon as mankind began to know more, he began to think about other things. Civilization, it has been written, did not really begin until mankind began to have unnecessary thoughts. So it is that the historian Will Durant once wrote that the role of education is the transmission of civilization. But that's just a sophisticated way of saying what we said in the beginning: those who came before pass on what they know to those who come after.

The problem for us these days, as journalists, as teachers in the modern world of instant communication, is that there is so much happening and the store of knowledge is increasing so rapidly, it is impossible to sort through it all, let alone make sense of it. The great problem of the information age, we're finding out, is that wisdom does not increase at the same rate that information becomes available. We have become the most informed society in the world—the most informed group of people who have ever lived on the earth. We have more access to more information than any group of people who have passed through this life. Unfortunately, there has been so much information that I'm afraid we've become overwhelmed with it. We're also being numbed by it. We're not always learning. We're bombarded by so many messages about so many things that it's almost like elevator music: we hear it, we see it, but we forget it's out there. And I think that's had an unhealthy effect on our society. Our attention spans have shortened, and with that, I'm afraid, so too has our patience.

It would be hard to argue as the most informed people in the world that we have become the most reflective society in the world. I would argue that the opposite is becoming true, that we're becoming less reflective and perhaps less forgiving.

I think it is this great jumble of information, this constant barrage of problems for which there seems no solution that accounts in large part for the sense of frustration that we find gripping our society at this particular time. And I think if we are to understand this, we should first stop and reflect for just a moment and recognize that we have undergone a remarkable amount of change, but most of it has been for the good. As I gather here with this group of college teachers, I think about how changed the world is from the time that I was a student. In just my lifetime, humans have found for the first time that they were able to leave the planet; they have developed weapons powerful enough to destroy the planet; they have been wise enough not to use those weapons; we have fought three wars and we have undergone two of history's most significant social revolutions, the civil rights movement and the women's movement.

When I graduated from high school, no black person had ever attended any school that I had attended. When I graduated from Texas Christian University in 1959, no black athlete had ever played in any game in the Southwest Conference. And no one could have argued at that time that any black man or a woman of any color could compete on equal footing with white males for jobs. Yet in less than my lifetime we have moved from a society that not only encouraged racism, but actually sanctioned bigotry and sexism. We have moved from that to a society in which those things are almost universally denounced. That's not a bad deal.

In less than my lifetime, Americans recognize that we were on the verge of a new Dark Age. We went to war and we defeated the Nazis. In the four decades that followed, our economic system triumphed, and when the statues of the communist dictators were pulled down, it was the song from our civil rights movement, "We Shall Overcome," that they sang in the courtyards of Eastern Europe. That's not a bad thing.

When the Chinese students in Tianamen Square looked for freedom, it was our Statue of Liberty that they chose as the symbol for their own revolution. That's not a bad thing to remember, and eventually they, too, will overcome. These are things that we can be proud of—we ought to be proud of—if we can just pause long enough to notice.

Today, Washington is a very different place—a very different place than it was even three months ago. But part of the reason for that is that for the first time since World War II began, the United States faces no overt threat from outside our borders that could destroy us. There's trouble out there, but there's no threat, there's no power on earth that poses a major threat to our country at this time.

And so, as usually happens in that circumstance, we're seeing power begin to shift away from the Executive branch of government and back to the Legislative branch of government, which is really how the Founders envisioned it. In some ways, I think this shift can be seen, perhaps, as the final chapter of World War II. We fought the war; we won the war; we had the Cold War; we won the Cold War; now we're beginning to see government and power within our government shift back in the way that the Founding Fathers foresaw. As we have seen this month—legislation being passed in a great rush in the House of Representatives, and then being slowed down a bit in the Senate—I think we are again seeing a reaffirmation of the genius of the Founding Fathers' scheme, where they envisioned this government of checks and balances. I saw just the other day in the paper one of my favorite quotes that George Washington is reputed to have said to Thomas Jefferson, talking about the Senate and why the Senate is there. He said making legislation is like brewing coffee: we brew it up in a boil in the House, and then we pour it into the Senatorial saucer to cool it off. And so I think we're seeing that very thing happen again. That's a wonderful thing to think about, again a reaffirmation in all of this remarkable change that indeed our government is working.

These are remarkable things. But in the jumble of daily events, it is very easy to overlook them. This information overload has led to another problem—more for journalists, even, than teachers—and I must say I think we have not handled these problems very well. We find that sometimes people have seen and heard so much, we see that the shock level in our society is being raised so high that it is difficult to get anyone's attention, which makes it very tempting for us to stress the sensational. We have to resist that temptation or risk losing our credibility in the process. This overload has also brought more competition in this information age, and this too has brought complications for those of us in journalism. When there's always a deadline, when there's always a craving for information, when you have more and more media outlets trying to furnish this information, the journalist has to be very careful in trying to get a story and get a story out. We have to be very careful not to seek out only those who are easy to find and willing to speak. If that's all we're going to be able to do—and sometimes it is—then I think we'll run the risk of hearing only from the glib, rather than the wise.

Nor should we as journalists become carried away with our ability to gather opinion quickly. You know, we have this world today where pollsters take great pride in being able to gather a representative sampling of public opinion within minutes after a presidential speech or some event takes place. But what does it matter what a person's opinion is before even he has had a chance to weigh it? Sometimes, perhaps, we're better off not to try to find public opinion—give people a chance to think about things before we ask them how they feel about it and try to draw some conclusions from that.

Modern communication allows us to know of problems so much more quickly than we once did, which is one of the reasons we're besieged with bad news all the time. Perhaps there's not as much bad news as we think, but we just hear about it so quickly that we come to believe there is. Just because we know of problems we should not fool ourselves into believing that somehow they can be resolved more quickly. And that is one of the bad things that has happened in this mass communications age: we have raised expectations. We hear a problem quickly, so we want people to solve it. Something happens in Somalia, we're good people in America, so we say, "Send Americans off to solve it." Once the Americans get there and they start getting killed, we say, "Who sent those people there? What were they sent there for?" We're finding in this age that problems are not going to be solved more quickly than they ever were; they will be solved in the same way they always have been, through quiet and reflective thinking.

I think also, in this age when the expectations have been raised so much, we should not always expect any one person to have all of the answers all of the time. I think sometimes we raise expectations about our politicians so high, we expect whoever is in the office to solve all of the problems, to have all the answers, when in fact, when we stop to think about it, of course that's not true. I remember the story about Einstein, who was once asked when he got most of his ideas, in the morning or in the afternoon. And he replied, "I've only had a couple." Perhaps that's a good thing for all of us to remember in this age when so much information seems to be available so quickly.

I think most of all—and this applies also to journalists more even than to teachers—we have to remember that these wondrous things, these machines that we have to transmit information, are only machines and they're not nearly as important as the message that we transmit. I like to remember that the wisdom of the ancient Greeks was duplicated millions of times before there were Xerox machines. The laws of Moses and Jesus traveled around the world millions of times before there were satellites. And the Gettysburg address was written on the back of an envelope.

What Edward R. Murrow told us at the dawn of the television age is still true. No matter how impressed with our ability in television, we cannot yet take pictures of the most important things: ideas, what goes on in the human mind. And that, I believe, is the great challenge for you as teachers to teach first of all a respect for ideas, which it seems to me is the beginning of all wisdom. And second, to encourage curiosity, the great tool for acquiring knowledge.

Not long ago, I read a biography about Galileo, and I was struck by how hard it was for Galileo to get people to look through his telescope, because they presumed they already knew what was there. And it was a great victory for him when he could convince some of the learned men of his society to look through his telescope. They were convinced they knew what was there, and if it was not what they thought was there, they said, "There's something wrong with the telescope."

When I look back to my own favorite teachers, those who helped me the most were those who were the most curious themselves—those who seemed to get the most joy from learning and simply by their example showed me the pleasure that comes from discovering something I had not known before.

And that brings me to this. Your theme this year is "Keeping the Promise." And it addresses how important your work is. A lot of you know me from television. I suspect a lot of you in this area know my brother because of baseball. But the person in our family that I suspect you do not know is our sister, Sharon, who has been a teacher all her life, and is now the principal of Keller High School, about ten miles west of here. My brother once said that he thought—because both of us get our names in the paper a lot—that Sharon probably touched more lives than we ever would with all of our access to the media, television, and all of these fancy machines. And I believe he is right. And I'll tell you how I know he is right. The work of daily journalism is ephemeral. The little stories that I construct are built to last about a day, and then they disappear out into the air. I doubt that any of you in this room could remember a single story that I wrote more than a week ago, certainly not a year ago. But I can still remember specific words and sentences that my first grade teacher said to me. And I'll bet the same thing is true of each and every one of you in this room.

So when they talk to you about keeping the promise, when they talk to you about your work really being important, keep the promise, but keep it with good cheer and great pride. Because what you do is very important, and your example underlines just how important it really is.

There is a wonderful passage in the book of Hebrews that advises us to "Be not forgetful to entertain strangers, for thereby some have entertained angels unaware." Well, perhaps there are no angels in disguise in this room tonight, but I would say that anyone who has been to a junior college graduation and seen the joy in those faces would know that you are doing the Lord's work. I want to say thank you, continue it. Keep the promise.

> ***"Those teachers who helped me the most were those who were the most curious themselves—those who seemed to get the most joy from learning and simply by their example showed me the pleasure that comes from discovering something I had not known before."***

Faculty Development: An Investment in Excellence Through Learning Communities

By
Agnes Robinson
El Paso Community College

We at El Paso Community College, like faculty at many other community colleges, begin a new semester with a coming together. It is a time for review, renewal, recentering, and reaffirmation—a time for faculty development.

Some faculty come with less than enthusiasm. Some feel it is an imposition on faculty at a time when faculty are getting ready for a new semester. Others think they don't need faculty development. "We're developed enough," they say. "We don't need it. New faculty do."

> ***"The best reason for faculty development is our need to create communities of learners among faculty."***

In spite of these and other complaints, faculty development can play an important role in our professional lives. It is good to question what we do as teachers from time to time, and it is vital that we keep ourselves prepared for the challenges of teaching diverse student populations, many of whom come ill-prepared, unmotivated, and unaware of their full potential. But of all the reasons I could offer for faculty development, the most important is our need to create communities of learners among faculty.

Faculty development activities can go a long way to help create environments of collegiality. The gathering of peers for the purpose of sharing expertise, concerns, and becoming acquainted with others at the college, engenders mutual respect and fosters the development of learning communities in which faculty review and question teaching practices and continue to grow in knowledge of how to teach. The need for growth is recognized in professions other than ours. Indeed, in some professions documentation of ongoing learning activities is mandatory for continuation in the profession.

But not all faculty in higher education are receptive to participation in activities of professional development. Tom Angelo, founding director of Boston College's Academic Development Center, remarks that we educators impress upon our students the need for life-long learning, yet the profession that is most resistant to the idea of life-long learning is that of educators. The world changes around us, the body of research and knowledge on the learning process grows, our student populations change and the needs of our students change, yet we often teach according to the age-old paradigm of education—the teacher gives information, and the student receives information. Little wonder that our students think of education as mostly a passive experience of collecting information, credit hours, and ultimately a degree, as something they are entitled to with little effort and even less demonstration of competence. When we make ourselves poor examples for students by resisting our own need to learn, we must share in the blame for their misunderstanding.

At a recent workshop a part-time faculty member, who also teaches in the public schools, remarked that college and university faculty do not have to pass teaching certification requirements and that while they know their subject matter, many do not know how to teach. The second week of this semester I found myself on an elevator with a student who asked in frustration, "Do you teach? Why don't they teach teachers HOW TO TEACH?" However, those of us who have taken courses in educational pedagogy know that no matter how good those courses might have been, they did not prepare us for the reality of standing before a group of learners, week after week, teaching.

Teaching is demanding, threatening, and full of uncertainties. It is risk taking. It is being filled with self doubt. About ten years ago a young man, now a very successful teacher, said to me, "I don't know what I'm doing. I'm flying by the seat of my pants." If we do not always verbalize this self doubt, we nonetheless feel it. Even the most experienced among us have moments of "flying by the seat of our pants." These moments take their toll, though they are balanced by other moments of exhilaration and joy. If we are to survive mentally and emotionally, we need to be ever alert to what we are doing, how we are doing it, and evaluating the effectiveness of our teaching.

It can be helpful for teachers to hear from consultants and from others who have had opportunities to do research on educational issues and trends. But consultants stay a day and cannot reasonably be expected to address the particular concerns and needs of our institutions. At El Paso Community College we have found that faculty development programs must also tap into the rich resources already on campuses. We are a college of talented professionals who have much to share with one another. From the program's inception under Richard Drum, now vice president at McLennan Community College, our faculty development program has been faculty-staffed and faculty-driven. In addition to bringing in keynote speakers occasionally, faculty develop and conduct workshops on topics and concerns as they perceive them. Usually workshops address the teaching-learning process in a general way so that faculty are brought together across disciplines. The result is that even faculty from very diverse disciplines see commonality in what they teach and the way they teach. They see the interdependence of courses and programs and get a more holistic view of the students and the mission of the college.

In addition, faculty participate on committees and in workshops that are directly related to the assurance of excellence and the maintaining of standards within disciplines, and at the college as a whole. Work of these committees is often the content of faculty development workshops. One such committee that regularly shares its work with faculty through workshops and the Faculty Development Newsletter, is the Faculty Evaluation Committee.

El Paso Community College's biannual faculty development programs are faculty-directed. Faculty volunteer to conduct workshops. Conducting workshops for one's peers at one's own institution is daunting even to those who are seasoned presenters at professional conferences. However, the reward is a sense of being respected by peers. Presenters also feel a sense of accomplishment, by having set themselves a challenge. Presenting workshops is self-directed professional development.

Faculty development activities not only introduce us to new ways of teaching, but also provide us experiences of new ways of learning. These days we hear much about the increased use of collaborative learning and its benefits at all levels of education. But creating environments and managing activities of effective collaborative learning is complex, and faculty hesitate to use them, fearing that class time will be wasted. Through workshops faculty can learn how to incorporate collaborative learning into classes. Perhaps more importantly, participating in such workshops can present opportunities for faculty to experience being collaborative learners, and as a result they may be more willing to risk using collaborative ways of facilitating learning. Students benefit directly when faculty become active, "engaged" participants in learning communities.

To be most effective, faculty development programs must be faculty-driven. Administrations that entrust faculty with the responsibility of designing and conducting their own professional development activities convey the message that all constituents of a college work together in providing education for their students, rather than the message that administrators administer, and teachers give information, and that the purposes of the two are always at odds. At El Paso Community College, administrators, professional staff, and classified staff are also frequent presenters on topics related to serving students. Their participation enhances a sense of unity of mission.

In addition to supporting the biannual faculty programs, the administration at El Paso Community College strongly encourages faculty to design their personal professional development through long-term professional development leave, "externships," and through the mini-grant program recently initiated by the college president, Adriana Barrara. Faculty submit proposals for short-term projects to develop materials and other activities to enhance student learning. With the support of division chairs, faculty submit proposals for projects to the professional development committee of peers who review and make recommendations for approval.

Faculty development programs have the potential to keep us focused on our decision to teach and to maintain traditional ideals of education within the context of present challenges and realities. The most important challenge is to convey to our students that education is not just receiving information passively, giving the same information back languidly, incompletely and in a muddled way, and expecting "at least a B." It is participating in learning communities in an active way. It is being fundamentally changed by the experience. It is growing in stature in one's own eyes. It is developing a hunger for learning. We must show students how to become participants in learning communities. And we must ourselves be ever active participants in learning communities.

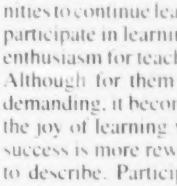
Should participation in faculty development be mandatory? At some colleges it is a condition of employment. At others, participation is tied to monetary incentives. However, participation should be something we demand of ourselves. Each of us, as professionals, should strive continually toward a better understanding of our role as teachers, and to explore new ways of facilitating learning.

In addition to personal commitment to professional development, faculty development programs need financial support. In an era when cost cutting is foremost on the minds of administrations, boards of trustees, and the public, the expenditure of funds on the development of faculty who come credentialed with advanced degrees might seriously be questioned. However, in justifying such programs we need to point out that development programs are not unique to community colleges. They can be seen in business and industry. Indeed, we hear that corporate America spends more on continuing education of employees than all public education institutions in America do. These employee development programs should not be confused with "training" programs which teach employees to do specific jobs. The development programs provide opportunities for personal as well as job related growth. Two corporations in Texas that have extensive employee development programs are Southwestern Bell and Levi Strauss. Corporations find employee development programs to be cost effective and to increase productivity.

Community colleges also must give high priority to faculty development programs and activities. These programs must be easily accessible to part-time as well as full-time faculty, and must be responsive to faculty needs. Faculty must feel ownership in these programs. Faculty participation in producing faculty development activities must be encouraged, recognized, and rewarded in some way. Community colleges with strong, innovative programs realize benefits though these benefits cannot be measured in products sold or profits earned. The benefits to faculty, students, the colleges, and the communities that they serve are not measurable as products are, but are nonetheless real.

Teaching in community colleges is challenging, demanding, exhausting, and a very real occupational hazard is burn-out. Faculty who take advantage of opportunities to continue learning about their profession and who participate in learning communities are renewed in their enthusiasm for teaching and dedication to their students. Although for them teaching is no less challenging or demanding, it becomes an intellectual pleasure. Sharing the joy of learning with one's students and seeing their success is more rewarding than we even can find words to describe. Participating in learning communities refreshes our souls, keeps us rational, and renews our dedication to teaching. It helps us to maintain those attitudes and ideals that led us to the teaching profession, and provides us with the opportunity to continue "becoming." Those who view teaching as a job may not see the need for taking part in learning communities. Those who view teaching as a profession do.

There is yet another benefit to being members of learning communities at our colleges. As the role of community colleges and their contributions to American education over the past thirty or so years are assessed, one cannot help noticing that those who are responsible for the contributions and successes are becoming increasingly grey and perhaps a little bald. However, as teachers we have a unique opportunity to drink of the "fountain of youth." Teaching and learning help keep us young and full of zest for life, no matter the color or absence of our hair.



Agnes Robinson received the Bachelor of Arts degree from St. Mary's University and the Master of Arts degree from the University of Vermont. She has done post-graduate work in English Studies at Cambridge University. She has been an instructor of English at El Paso Community College since 1974, and currently serves as Faculty Development Coordinator at EPCC.

> **"*Students in colleges that have a commitment to a strong faculty development program benefit directly from those activities.*"**

LEGISLATION OF INTEREST TO TWO-YEAR COLLEGES

Following is a listing of selected bills filed in the Texas Legislature which would affect public two-year colleges. *Status is reported as of May 1, 1995.*

Senate Bills

SB 2 (by Montford) General Appropriations Bill. Proposes funding for all state activities for the biennium (September 1, 1995-August 31, 1997). HB 1 (House version of appropriations bill) passed the House, March 28, 1995. Senate *substitute* passed the Senate, April 3, 1995. Conferees: Senators Montford, Brown, Truan, Bivins, and Zaffirini; Representatives Junell, Delisi, Ogden, Coleman, and Gallego. Conferees meeting almost daily.

SB 9 (by Armbrister) *same as HB 1158.* Teacher Retirement System "sunset bill." Proposes various changes in administration of TRS in keeping with recommendations of the Sunset Advisory Commission; brings TRS administration under the legislative appropriations process. Passed the Senate, March 7, 1995. Passed the House *as amended*, April 27, 1995.

SB 100 (by Bivins) requires institutions of higher education to report student performance (test scores, developmental courses required, and GPA) to last high school attended; requires high schools to release to the media the number of students included in the reports and the percentage of students needing developmental courses. Passed the Senate, February 28, 1995. Public hearing conducted by House Committee on Higher Education, April 4, 1995; pending in committee.

SB 180 (by Ratliff) exempts from Texas Academic Skills Program (TASP) students who graduated from high school at least 10 years prior to enrolling in an institution of higher education. Referred to Senate Committee on Education, January 18, 1995.

SB 181 (by Ratliff) removes 3-semester hour limit on credit by advanced placement examination for required courses in government and history. Passed the Senate, January 31, 1995. Passed the House, March 9, 1995. Signed by the Governor, March 23, 1995.

SB 296 (by Truan) provides for high school diploma for a student who obtains an associate degree from a public junior college or is enrolled in the junior year in a college or university. Referred to Senate Committee on Education, January 24, 1995.

SB 397 (by Ratliff) defines "service areas" for public junior colleges. Passed the Senate, April 20, 1995. Scheduled for public hearing by House Committee on Higher Education, May 2, 1995.

SB 407 (by Montford) provides emergency appropriations of $13,744,133 from *current* fiscal biennium to fund "start-up" costs at new campuses at Collin County Community College, North Harris Montgomery Community College, Blinn College, and Tarrant County Junior College; and $2,312,050 to South Texas Community College. Unexpended funds would be "reappropriated" for the same purposes in 1995-97 biennium. Passed the Senate, April 3, 1995. Public hearing conducted by House Committee on Appropriations, April 26, 1995. Pending in committee.

SB 446 (by Luna) *same as HB 1011.* Exempts requirement for course in Texas government for military personnel enrolled in program operated by a medical and dental unit under contract with the United States Army. Passed the Senate, February 28, 1995. Passed the House, March 30, 1995. Signed by the Governor, April 13, 1995.

SB 557 (by Cain) requires 7.31 percent contribution rate for Teacher Retirement System. Referred to Senate Committee on Finance, February 15, 1995.

SB 596 (by Ellis) *same as HB 1349.* Provides for consolidation of certain training programs in a Texas Workforce Development Department. (The bill, in its present form, does not directly affect community colleges.) Referred to Senate Committee on Economic Development, February 20, 1995.

SB 668 (by Armbrister) *same as HB 2066.* Permits University of Houston-Clear Lake and University of Houston-Victoria to enroll students who have completed 30 hours of college coursework and who are concurrently enrolled in another institution of higher education. Reported favorably by Senate Committee on Education, April 5, 1995.

SB 840 (by Brown) provides criminal penalties for individual who takes a firearm, illegal knife, club, or prohibited weapon on campus of an institution of higher education. Referred to Senate Committee on Criminal Justice, March 2, 1995.

SB 850 (by Bivins) proposes major reorganization of Texas State Technical College System; all programs presently under TSTC jurisdiction would be transferred to community colleges except vocational offerings at TSTC–Waco and TSTC–Harlingen. Referred to Senate Committee on Education, March 2, 1995.

SB 901 (by Henderson) *same as HB 1631.* Would authorize the Texas Higher Education Coordinating Board to establish minimum standards for optional retirement programs but provides that neither the Coordinating Board nor college governing boards may otherwise limit ORP participants' investments. Public hearing scheduled by Senate Committee on State Affairs, May 1, 1995.

SB 944 (by C. Harris) would exempt from Texas Academic Skills Program (TASP) a student diagnosed as having dyslexia or a related disorder. Passed the Senate *as substituted*, April 6, 1995. Scheduled for public hearing by House Committee on Higher Education, May 2, 1995.

SB 1042 (by Brown) would make training programs for college board members permissive instead of mandatory as provided by current law. Public hearing conducted by Senate Committee on Education, April 19, 1995; pending in committee.

SB 1160 (by Wentworth) would permit an employee in an Optional Retirement Program to establish service credit in the Teacher Retirement System; no credit would be permitted for contributions remaining in an ORP account. Referred to Senate Committee on Finance, March 15, 1995.

SB 1456 (by Lucio) would require each college to report to the Coordinating Board on "alternative dispute resolution programs" in place for resolving student or faculty grievances. Referred to Senate Committee on Education, March 21, 1995.

SB 1491 (by Shapiro) would exempt students 55 years of age or older from Texas Academic Skills Program (TASP) and permit colleges to reduce tuition and fees for students 55 years of age or older. Reported favorably *as amended* by Senate Committee on Education, April 26, 1995.

SB 1528 (by Ellis) would create a "school-to-work component of the state's workforce development system." Reported favorably *as substituted* by Senate Committee on Economic Development, April 27, 1995.

SB 1539 (by Barrientos) *same as HB 2327.* Would establish a "prepaid higher education tuition program." Referred to Senate Committee on Finance, March 21, 1995.

SJR 39 (by Madla) proposes a constitutional amendment to allow a faculty member to serve as a member of the Texas Legislature. Reported favorably *as amended* by Senate Committee on Education, April 26, 1995.

SJR 45 (by Sibley) proposes a constitutional amendment prohibiting preferential treatment by a political subdivision on the basis of race, sex, sexual orientation, color, ethnicity, or national origin. Referred to Senate Committee on State Affairs, March 14, 1995.

SCR 84 (by Zaffirini) would direct each college to develop, by 1997, "a plan for increasing the representation of women and members of ethnic and racial minority groups among the administrators, faculty, professional staff, and students ... to appropriately reflect the diversity of the population of this state." Referred to Senate Committee on Education, March 14, 1995.

SCR 135 (by Lucio) would request Texas Higher Education Coordinating Board to review use of "alternative dispute resolution" by Texas public colleges and universities. Referred to Senate Committee on Education, April 28,1 995.

House Bills

HB 1 (by Junell) General Appropriations Bill. Proposes funding for all state activities for the biennium (September 1, 1995-August 31, 1997). Passed the House, March 28, 1995. Senate *substitute* passed the Senate, April 3, 1995. Conferees: Senators Montford, Brown, Truan, Bivins, and Zaffirini; Representatives Junell, Delisi, Ogden, Coleman, and Gallego. Conferees meeting almost daily.

HB 26 (by Goolsby) provides for "reciprocal tuition rates" for nonresident students enrolled in Texas institutions of higher education; provides that nonresident student tuition is equal to tuition for nonresident students in the state in which the student resides. Public hearing conducted by House Committee on Higher Education, February 21, 1995; referred to subcommittee.

HB 29 (by Goolsby) provides for senior citizen to enroll in an institution of higher education for up to 6 credit hours without payment of tuition "if space is available." Reported favorably *as amended* by House Committee on Higher Education, April 20, 1995.

HB 31 (by Kubiak) would exclude from a student's grade point calculation a grade of C, D, or F in a course repeated for credit if a higher grade was earned when the course was repeated. Public hearing conducted by House Committee on Higher Education, April 4, 1995; pending in committee.

HB 51 (by McCall) provides for student to reimburse college for an athletic scholarship if the student signs a professional athletic contract providing for compensation of $250,000 or more. Referred to House Committee on Higher Education, January 30, 1995.

HB 59 (by Wilson) provides that public universities must require 3-semester hours in multicultural courses. Referred to House Committee on Higher Education, January 30, 1995.

HB 60 (by Wilson) requires colleges to provide condoms on student request; permits a charge for the cost of the condom. Referred to House Committee on Public Health, January 30, 1995.

HB 63 (by Wilson) requires editorial boards of student publications to reflect the "diversity of this state." Referred to House Committee on Higher Education, January 30, 1995.

HB 85 (by T. Hunter) directs the Texas Higher Education Coordinating Board to develop a master plan for distance learning by institutions of higher education. Passed the House, April 3, 1995. Passed the Senate *as amended*, April 27, 1995.

HB 114 (by Hochberg) exempts from provisions of Texas Academic Skills Program (TASP) a student enrolled for no more than two courses and not enrolled in a certificate or degree program. Passed the House, March 30, 1995. Referred to Senate Committee on Education, April 4, 1995.

HB 288 (by Bailey) would authorize salary deductions for junior college employee "contributions" to academic professional organizations. Reported favorably *as amended* by House Committee on Higher Education, April 11, 1995.

HB 289 (by Bailey) would prohibit a college from "directly or indirectly" coercing or requiring a faculty member to join an organization or from discouraging or prohibiting a faculty member from joining an organization or from participating in political affairs. Reported favorably *as amended* by House Committee on Higher Education, April 20, 1995.

HB 420 (by Ogden) *substituted in committee.* Relates to university admission standards, limitations on university governing boards, and creation of Joint Select Committee on Higher Education Reorganization. Passed the House, April 20, 1995. Referred to Senate Committee on Finance, April 24, 1995.

HB 646 (by Munoz) would increase "multiplier" for calculating benefits under Teacher Retirement System from 2.0 percent to 2.5 percent for each year of service credit in the System. Referred to House Committee on Pensions and Investments, February 2, 1995.

HB 651 (by Dear) would permit a member of the

Teacher Retirement System to retire and receive standard service annuity after 30 years' service credit regardless of age. Public hearing conducted by House Committee on Pensions and Investments, March 6, 1995; referred to subcommittee.

HB 930 (by Johnson) would increase the "multiplier" for calculating benefits under Teacher Retirement System from 2.0 percent to 2.2 percent for each year of service credit in the System; would increase retiree benefits by amounts ranging from 3 percent to 17 percent, depending on date of retirement. Referred to House Committee on Appropriations, February 2, 1995.

HB 1011 (by Hernandez) *same as SB 446*. Exempts requirement for course in Texas government for military personnel enrolled in program operated by a medical and dental unit under contract with the United States Army. Companion bill passed the Senate, February 28, 1995. Companion bill passed the House, March 30, 1995. Companion bill signed by the Governor, April 13, 1995.

HB 1158 (by Gray) *same as SB 9*. Teacher Retirement System "sunset bill." Proposes various changes in administration of TRS in keeping with recommendations of the Sunset Advisory Commission; brings TRS administration under the legislative appropriations process. Companion bill passed the Senate March 7, 1995. Companion bill passed the House *as substituted*, April 27, 1995.

HB 1215 (by Junell) requires state agencies (including community college districts) to adopt investment strategies governing investment of local funds. The strategy must describe investment objectives considering suitability of the investment to the financial requirements of the agency or institution, safety of principal, liquidity, marketability, diversification, and yield. Agency must report monthly to governing board the value of each investment, the maturity date, and the source of money for each investment. Public hearing conducted by House Committee on Pensions and Investments, February 27, 1995. Referred to subcommittee.

HB 1250 (by Cook) pertains to required training of members of college governing boards; provides for "alternative" training to the two-day seminar conducted by the Texas Higher Education Coordinating Board. Passed the House, March 30, 1995. Passed the Senate, April 26, 1995.

HB 1265 (by Raymond) excepts faculty evaluations from provisions of Texas Open Records Act. Scheduled for public hearing by House Committee on State Affairs, April 11, 1995; not considered.

HB 1336 (by Rodriguez) authorizes junior colleges to offer courses for joint credit with high schools. Passed the House, March 30, 1995. Referred to Senate Committee on Education, April 4, 1995.

HB 1337 (by Rodriguez) provides for a public junior college to offer remedial programs for secondary school students, under contract with independent school district. Passed the House, April 6, 1995. Referred to Senate Committee on Education, April 11, 1995.

HB 1338 (by Rodriguez) exempts students enrolled in certificate programs of one year or less from provisions of Texas Academic Skills Program (TASP). Passed the House, April 20, 1995. Referred to Senate Committee on Education, April 24, 1995.

HB 1349 (by Oliveira) *same as SB* 596. Provides for consolidation of certain training programs in a Texas Workforce Development Department. (The bill, in its present form, does not directly affect community colleges.) Reported favorably *as substituted* by House Committee on Economic Development, April 18, 1995.

HB 1467 (by Oakley) permits a participant in the Optional Retirement Program to cease ORP participation and enter the Teacher Retirement System prior to September 1, 1997. An individual who previously withdrew a TRS account and entered the ORP may reestablish TRS credit by depositing the amount withdrawn plus 10 percent per annum compounded annually from date of withdrawal. An individual may establish TRS service credit by depositing a sum equal to state and employee contribution rates to TRS plus a withdrawal fee of 5 percent per annum compounded annually. Public hearing conducted by House Committee on Pensions and Investments, March 20, 1995; referred to subcommittee (Reps. Averitt, Berlanga, and Wilson), March 20, 1995.

HB 1560 (by T. Hunter) would eliminate requirement that admission standards at Texas A&M University–Corpus Christi "must be comparable to the admission standards for freshman and sophomore-level students at public senior colleges and universities that are members of the Southwest Conference." Referred to House Committee on Higher Education, February 23, 1995.

HB 1590 (by Dukes) would establish grievance and complaint resolution procedures for certain state employees (including certain higher education employees). Scheduled for public hearing by House Committee on State Affairs, May 1, 1995.

HB 1631 (by Mowery) *same as SB 901*. Would authorize the Texas Higher Education Coordinating Board to establish minimum standards for optional retirement programs but provides that neither the Coordinating Board nor college governing boards may otherwise limit ORP participants' investments. Public hearing conducted by House Committee on Pensions and Investments, April 3, 1995, pending in committee.

HB 1689 (by J. Harris) would make training programs for community college trustees permissive instead of mandatory as provided by current law. Passed the House, April 11, 1995. Public hearing conducted by Senate Committee on Education, April 19, 1995, pending in committee.

HB 1889 (by H. Cuellar) provides for a "rollover distribution" under Internal Revenue Code to enable an individual to establish service credit in Teacher Retirement System; TRS service credit not permitted for contributions remaining in an optional retirement program. Public hearing conducted by House Committee on Pensions and Investments, April 19, 1995; pending in committee.

HB 2066 (by J. Harris) *same as SB 668*. Permits University of Houston-Clear Lake and University of Houston-Victoria to enroll students who have completed 30 hours of college coursework and who are concurrently enrolled in another institution of higher education. Passed the House, April 20, 1995. Reported favorably by Senate Committee on Education, April 26, 1995.

HB 2187 (by Kamel) provides for "coordination" between University of Texas at Tyler and other institutions of higher education. Would authorize UT-Tyler to offer lower division courses in engineering "if offered as part of a partnership agreement" under existing law. Reported favorably *as substituted* by House Committee on Higher Education, April 27, 1995.

HB 2220 (by T. Hunter) provides for development of distance learning and related activities by institutions of higher education and creation of Distance Learning Clearinghouse. Referred to House Committee on Higher Education, March 9, 1995.

HB 2284 (by Williamson) broadly provides for "gender equity" in institutions of higher education. Referred to House Committee on State Affairs, March 9, 1995.

HB 2309 (by Rangel) relates to basic skills assessment at institutions of higher education; would replace Texas Academic Skills Program with an "assessment procedure;" would prohibit an institution from using assessment results to limit a student's advancement in a degree program. Scheduled for House consideration, May 1, 1995.

HB 2327 (by Raymond) *same as SB 1539*. Would establish a "prepaid higher education tuition program." Referred to House Committee on Higher Education, March 13, 1995.

HB 2380 (by Hernandez) relates to cooperation between school districts and institutions of higher education; would encourage college faculty to "create substantive relationships with each school district" near a campus; would permit 11th and 12th graders to enroll for credit in college courses. Scheduled for public hearing by House Committee on Higher Education, May 2, 1995.

HB 2381 (by Hernandez) relates to remedial education by institutions of higher education; would require Coordinating Board "to adopt a process to determine the type and level of remedial education that a student needs" and to "adopt criteria to evaluate the effectiveness of each institution's remedial education program." Scheduled for public hearing by House Committee on Higher Education, May 2, 1995.

HB 2507 (by Swinford) would transfer operations and programs of Texas State Technical College–Amarillo to Amarillo College, effective September 1, 1997. Reported favorably *as substituted* by House Committee on Higher Education, April 20, 1995.

HB 2580 (by Howard) would allow a junior college established after Sept. 1, 1986 to qualify for state financial support if the college receives a contribution of sales and use taxes collected by a political subdivision and pledged to the use and benefit of the college. (Present law requires a college district to levy and collect an *ad valorem* tax in order to qualify for state funding.) Reported favorably *as amended* by House Committee on Ways and Means, April 18, 1995.

HB 2604 (by Kubiak) would repeal the Texas Academic Skills Program (TASP). Referred to House Committee on Higher Education, March 14, 1995.

HB 2640 (by Madden) provides for uniform dates for adding and dropping courses at public junior colleges. Reported favorably by House Committee on Higher Education, April 20, 1995.

HB 2683 (by S. Turner) provides for creation of remedial educational consortia to eliminate duplicative remedial programs at colleges and universities; provides that junior colleges may offer remedial program at universities in the consortia. Scheduled for public hearing by House Committee on Higher Education, May 2, 1995.

HB 2716 (by Culberson) would limit Coordinating Board authority over junior college out-of-district programs. Referred to House Committee on Higher Education, March 14, 1995.

HB 2851 (by Naishtat) would extend membership in the Teacher Retirement System to college faculty "whose primary duty is teaching and on a basis that is at least half-time, if at least 80 percent of the teaching staff at that institution of higher education teach on a basis that is less than full-time." Referred to House Committee on Pensions and Investments, March 15, 1995.

HB 2900 (by Ogden) would set state contribution rate in the Optional Retirement Program at 8.5 percent for employees enrolled prior to Sept. 1, 1995; ORP contribution rate for employees enrolled after Aug. 31, 1995 would be same as TRS contribution rate. Scheduled for public hearing by House Committee on Pensions and Investments, May 1, 1995.

HB 2927 (by Serna) would set state contribution rate in the Optional Retirement Program at 7.31 percent and require colleges to supplement the contribution by an additional 1.19 percent. Public hearing conducted by House Committee on Pensions and Investments, April 12, 1995; pending in committee.

HB 3083 (by Serna) would provide that pay raise for state employees would apply also to eligible community college employees unless community college employees are expressly excluded. Referred to House Committee on Appropriations, March 16, 1995.

HB 3131 (by Bailey) would require junior college trustee elections to be held in November of even-numbered years. Public hearing scheduled by Subcommittee of House Committee on Elections, April 24, 1995; pending in subcommittee.

LEGISLATIVE INFORMATION

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State President

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  - Holiday Inn
- DENVER (21)
  - Holiday Inn (3)
  - Radisson Hotel South
- WASHINGTON, D.C. (20)
  - Loew's L'Enfant Plaza
  - Embassy Row Hotel
  - Holiday Inn
- MIAMI (15)
  - Best Western
  - Days Inn (2)
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  - Residence Inn Marriott
- ATLANTIC CITY (5)
  - Ramada Plaza Suites
  - Atlantic City Days Inn
- NEW YORK (15)
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  - Loews New York Hotel
  - Best Western Seaport Inn
- PORTLAND, OR. (13)
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  - Barclay Hotel
  - Sheraton Valley Forge
- NASHVILLE (7)
  - Guest Quarters Suite
  - Regal Maxwell Hotel
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  - Parkway Hilton
  - Dallas Grand Hotel
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Study Indicates Slight Increase in Job Placement Rate

Thirty community and technical colleges in Texas participated in the Texas Student Information System Follow-up survey (TEX-SIS) during the 1993-94 school year. The TEX-SIS is a statewide student and employer follow-up system operated for Texas community and technical colleges. The primary follow-up populations surveyed were academic and technical first year graduates, employers of technical graduates, non-returning students, third year graduates, and fifth year graduates.

Results of the survey were published in the latest edition of the *TEX-SIS Newsletter.* Information in this article is based on that report. Jim F. Reed is the director of TEX-SIS Student Information Systems. TEX-SIS has contracted with colleges in thirteen states to provide student follow-up information, including Michigan and Mississippi, where his company performs state-wide follow-up surveys. In Texas, TEX-SIS is currently involved in statewide employer follow-up, using Social Security number matching. Operating in Texas for the past 18 years, TEX-SIS is funded through contracts made with individual institutions which provide the company with student information for tracking purposes.

Salaries, Placement Rate Increase

Overall, 8,182 first year graduate survey instruments were processed, with the majority of them (7,482) being technical respondents. Many of the colleges' survey data were merged with Social Security number matched data from the Texas Employment Commission files (for employment reporting) and Texas Higher Education Coordinating Board files (for pursuing additional education reporting).

The average annual salary for technical graduates working full-time was $23,088—an increase of about 7 percent from last year, when the average salary was $21,636. The chart, right, reflects the most recent seven years of salary data by report year.

The results of the state's TEX-SIS surveys demonstrate an 83 percent placement rate for TEX-SIS community and technical colleges. This rate represents a one percent increase over last year's figure.

High training relatedness rates were posted by many of the programs—especially in the allied health fields. The TEX-SIS placement rate is computed by comparing the number of graduates who are employed in the field for which they were trained with the number who are employed in a nonrelated field or are unemployed and seeking employment. In some cases, students find job opportunities as a result of their training, but in fields unrelated to their education. While these outcomes certainly reflect successful training, they are not included in the survey's placement rate figures.

Highest rating were given by graduates for their reading, writing, and mathematics skills. Lower rating were given to job search and supervisory skills. Almost two-thirds of the technical graduates expressed interest in continuing their course work at a community or technical college.

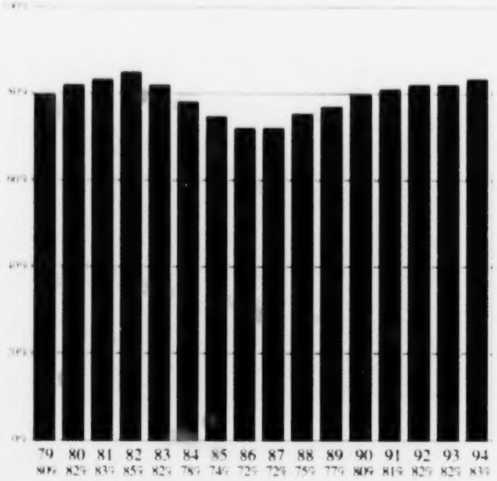
Comments regarding the TEX-SIS survey, or requests for additional information, should be directed to Mr. Reed, at Internet address "jimtexsis@aol.com." or he may be reached by phone at Area Code 903, 872-7463. TEX-SIS offices are located at 610 West Seventh Street, Corsicana, Texas 75110.

Many of the occupational and technical programs in the state are listed on the following page, with state TEX-SIS average annual salaries and placement rates. ☆

HIGHEST SALARIES

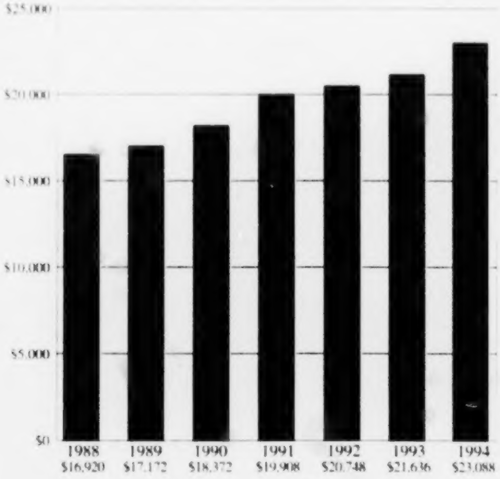
Occupational Safety and Health	$31,504
Dental Hygiene	$30,628
Diagnostic Medical Sonography	$30,088
Electrician	$29,832
Nuclear Medical Technology	$29,760
Real Estate	$29,580
Nursing, Associate Degree	$29,328
Chemical Technology	$28,980
Fire Control and Safety/Fire Fighting	$28,812
Instrumentation Technology	$28,732
Business Administration/Management	$26,892
Respiratory Therapy Technology	$26,808
Physical Therapy Assisting	$26,640
Quality Control Technology	$26,244
Occupational Therapy Assisting	$26,112
Industrial Equipment Maintenance/Repair	$25,452
Building and Property Maintenance	$25,260
Radiologic Technology	$25,236
Nuclear Power Technology	$24,936
Truck and Bus Driving	$23,940
Drafting and Design Technology	$23,556
Law Enforcement/Criminal Justice	$23,208
Airplane Pilot	$22,726
Computer Programming	$22,464
Robotics Technology/Technician	$22,328
Electronic Technology	$22,212
Computer Science/Data Processing	$21,924
Court Reporting	$21,812
Laser/Electro-optic Technology	$21,192
Heating and Air Conditioning Maint./Repair	$20,784
Hotel/Motel Restaurant Management	$20,772
Communications Systems Installation/Repair	$20,556
Nursing, Licensed Practical	$20,268
Medical Laboratory Technology	$20,028
Emergency Medical Technician	$20,028
Biomedical Equipment Technology	$19,994
Electromechanical Technology	$19,536

SOURCE: *TEX-SIS Newsletter,* vol. 18, no. 1



JOB PLACEMENT RATE FOR TEX-SIS community and technical colleges increased one point to 83 percent, continuing a general upward trend in the placement rate.

SOURCE: *TEX-SIS Newsletter,* vol. 18, no. 1



AVERAGE ANNUAL SALARY for technical graduates increased about 4 percent, from $20,748 last year to $21,636. The chart above represents salary data reported since 1988.

SOURCE: *TEX-SIS Newsletter,* vol. 18, no. 1

TEX-SIS STATE EMPLOYMENT DATA, 1994-95

AVERAGE ANNUAL SALARIES AND PLACEMENT RATES*

SOURCE: TEX-SIS Student Information System (used by permission)

Communications/Media Technologies

commercial art/graphic design	$19,488	52%
graphic arts/print communications	$12,132	85%
photographic technology	$11,211	62%
radio/TV/broadcasting technology	$15,612	79%

Computer and Information Sciences

computer engineering technology	$16,980	71%
computer programming	$22,464	69%
computer science/data processing	$21,924	72%
computer servicing technology (ft +)	$19,932	85%
computer/console operations (ft +)	$13,020	68%
computer/data entry	$10,740	84%
data processing technology/technician	$14,760	51%

Construction Trades

building/property maintenance	$25,260	100%
construction/building technology	$15,588	80%
electrician	$29,832	92%
welding (ft +)	$19,164	87%

Protective Services

fire control and safety/fire fighting (ft +)	$28,812	89%
law enforcement/criminal justice	$23,208	64%

Transportation and Materials Moving

airplane pilot	$22,726	72%
truck and bus driving (ft +)	$23,940	83%

Engineering/Eng Related Technology

biomedical equipment technology	$19,944	97%
chemical technology	$28,980	96%
communication systems install/repair	$20,556	85%
drafting and design technology	$23,556	71%
electrical/electronics drafting	$18,480	97%
electromechanical technology	$19,536	88%
electronic technology	$22,212	72%
instrumentation technology	$28,732	88%
laser electro-optic technology	$21,192	88%
mechanical drafting	$16,884	100%
nuclear power technology	$24,936	75%
occupational safety/health	$31,504	90%
quality control technology	$26,244	100%
robotics technology/technician	$22,328	89%

Business and Management

business administration/management	$26,892	64%
business, general	$16,020	55%
business marketing	$14,316	46%
hotel/motel restaurant management	$20,772	75%
real estate	$29,580	54%

Business (Administrative Support)

accounting technology	$15,636	67%
banking and finance	$18,336	77%
executive secretarial/assistant	$15,036	74%
medical office management	$13,116	50%
medical secretarial/administrative assistant	$16,284	60%
medical transcription	$12,096	88%
office supervision/management	$15,156	87%
secretarial science/adminitrative assistant	$13,728	76%
typing/general office	$15,696	83%

Environmental Design

interior design	$17,676	83%

Allied Health and Health Sciences

alcohol/drug abuse counseling	$19,892	75%
dental assisting	$13,672	98%
dental hygiene	$30,628	100%
dental laboratory technology	$11,616	88%
diagnostic medical sonography	$30,088	100%
emergency medical technician (ft +)	$20,028	81%
medical assisting	$15,588	75%
medical laboratory technology	$20,208	94%
medical records technology	$16,392	83%
mental health/human services technician	$16,656	69%
nuclear medical technology	$29,760	100%
nursing assisting	$10,128	96%
nursing, associate degree	$29,328	98%
nursing, licensed practical	$20,268	97%
occupational therapy assisting	$26,112	100%
opticianry/dispensing optician	$12,292	70%
pharmacy assisting	$19,900	71%
physical therapy assisting	$26,640	98%
radiologic technology	$25,236	98%
respiratory therapy technology	$26,808	98%
surgical technology	$17,064	93%
veterinarian assisting	$18,180	100%

Consumer/Personal Home Services

child development	$13,464	87%
cosmetology	$12,828	74%
culinary arts/chef	$19,788	100%
food production/management	$15,144	83%

Legal Sciences

court reporting (ft +)	$21,812	71%
legal assisting/paralegal	$19,488	65%
legal secretarial/administrative assistant	$18,180	83%

Mechanics and Repairers

automotive body repair	$16,428	85%
automotive mechanics	$19,116	76%
diesel engine mechanics (ft +)	$17,508	76%
electrical/electronic equipment repair	$18,564	90%
heating/air condition maintenance/repair	$20,784	86%
heavy equipment maintenance/repair	$19,186	96%
industrial equipment maintenance/repair	$25,452	93%

Agriculture and Natural Resources

farm and ranch management (ft +)	$16,752	86%
forestry products/services	$19,440	81%
horticulture	$14,544	80%

Marketing and Distribution

fashion merchandising	$16,452	83%
travel services marketing	$14,736	60%

Precision Production

machine shop technology	$16,812	85%
meatcutting	$14,028	100%
welding technology (ft +)	$19,164	87%

ALL PROGRAMS

technical associate degrees (two year)	$24,096
all technical programs	$23,088
academic degrees (two years)	$22,968
technical certificates (one year)	$18,516
technical certificates (less than one year)	$16,368

(ft +) Indicates employment in occupation whose "average hours worked per week" calculation exceeded the standard 40 hour work week.

* Salary and placement rate data are produced from student follow-up surveys conducted by TEX-SIS community and technical colleges. The placement rate is that percentage of occupational program graduates available for employment who were found to be employed in jobs related to their fields of training. Former students list various reasons for not being employed in related fields. In addition to being unable to find jobs, some students found better jobs in other fields, others found higher pay in other fields, while others previously worked in related fields then changed jobs. Also, approximately 34 percent of former students in some programs were employed in related fields *prior to completing their programs.*

Challenges Faced By Texas Colleges Reflected in Nationwide Study

As institutions of higher education in Texas struggle to keep pace with increasing demand for services with limited resources, a recent study indicates the task is a national one. Shifts in funding patterns have led to changes in programs, student services, and even institutional missions.

"Campus Trends 1994," a survey conducted by the American Council on Education, reports the changes have had a profound impact on colleges nationwide. The financial strain of the early 1990s has diminished somewhat, but many administrators say the recent belt-tightening has left their institutions in weak financial condition. "Reorganization and redirection may be the defining themes of the 1990s for American higher education," the study said. "Most campuses have reviewed their current programs, especially to consider how well each program contributes to the institution's overall mission. Close to half have eliminated some academic programs."

In 1992, approximately half the public schools received budget increases, and two-thirds experienced mid-year budget cuts. In contrast, 73 percent of all institutions had budget increases in 1994; 52 percent of those schools had budget increases which exceeded the inflation rate of about three percent.

"Even with a somewhat improved budget picture at some institutions, the financial difficulties of recent years have established a powerful momentum for streamlining operations, controlling costs, and reducing expenses," said Elaine El-Khawas, author of the report and the council's vice president for policy analysis and research.

According to the study, 80 percent of institutions participating in the survey said their schools have tightened the monitoring of expenditures. Sixty-four percent have reorganized their administrative offices.

"On the negative side, this may result in a reduced range of academic offerings and an erosion of student services," Ms. El-Khawas said. "Overall, however, we can expect colleges and universities to be 'leaner and meaner' as they move toward the 21st century."

Texas two-year institutions differ significantly, however, in the area of enrollment growth. Nationwide, only 48 percent of all colleges and universities posted enrollment increases last academic year, down sharply from the 63 percent that reported them last year.

Community, junior, and technical colleges in Texas have experienced steady gains in enrollment and have—for the first time—surpassed four-year colleges in total headcount enrollment. Enrollment rose 1.2 percent at community colleges and 0.3 percent at four-year institutions state-wide. Enrollment increases in Texas may be due in part to a growing Hispanic student population, according to the American Council on Education.

TEXAS PUBLIC COMMUNITY COLLEGES

Tax Rates* and Assessed Valuations
1994-95

Community College Districts	M&O Tax Rate	Debt Service	Total Rate	Assessed Valuation	Tax Levy**
Alamo Community College	0.08477	0.02683	0.11160	$32,854,243,703	$36,665,336
Alvin Community College	0.18450	—	0.18450	1,801,032,210	3,322,904
Amarillo College	0.12670	0.02070	0.14740	4,384,591,839	6,462,888
Angelina College	0.07678	0.02430	0.10108	1,823,624,390	1,843,320
Austin Community College	0.04660	—	0.04660	20,284,773,000	9,452,704
Bee County College	0.14790	—	0.14790	485,784,424	718,475
Blinn College	0.04430	—	0.04430	954,237,592	422,727
Brazosport College	0.07250	—	0.07250	3,925,105,930	2,845,702
Central Texas College	0.17000	—	0.17000	2,133,684,893	3,627,264
Cisco Junior College	0.20000	—	0.20000	103,297,444	206,595
Clarendon College	0.18803	—	0.18803	112,879,880	212,248
College of the Mainland	0.16609	0.00731	0.17340	5,600,000,000	9,710,344
Collin County Comm. College	0.06074	0.03781	0.09855	17,040,410,721	16,793,325
Dallas County Comm. College	0.05002	0.00204	0.05206	76,707,860,247	39,934,112
Del Mar College	0.16291	0.02275	0.18566	8,461,063,860	15,708,811
El Paso Community College	0.10057	—	0.10057	13,849,315,219	13,927,702
Frank Phillips College	0.19700	—	0.19700	438,870,000	864,574
Galveston College	0.17750	—	0.17750	2,028,450,278	3,600,499
Grayson County College	0.10186	—	0.10186	2,665,993,635	2,715,581
Hill College	0.07770	—	0.07770	574,799,647	446,619
Houston Community College	0.05868	—	0.05868	44,713,563,103	26,237,919
Howard College	0.20000	—	0.20000	1,075,594,148	2,151,188
Kilgore College	0.15300	—	0.15300	1,790,549,224	2,739,540
Laredo Community College	0.16479	—	0.16479	3,062,748,240	5,047,103
Lee College	0.16560	0.01400	0.17960	4,466,600,222	8,022,014
McLennan Community College	0.06997	—	0.06997	4,304,865,606	3,012,114
Midland College	0.10790	—	0.10790	3,604,833,551	3,889,615
Navarro College	0.12000	—	0.12000	1,069,676,424	1,283,612
North Central Texas College	0.10940	0.02100	0.13040	825,396,818	1,076,317
N. Harris Mont. Comm. Coll.	0.06800	0.03100	0.09900	18,153,048,188	17,971,518
N.E. Texas Comm. College	0.06330	0.03670	0.10000	2,080,659,583	2,080,660
Odessa College	0.19840	—	0.19840	3,846,087,476	7,630,638
Panola College	0.13975	—	0.13975	1,818,260,426	2,541,019
Paris Junior College	0.10630	0.03450	0.14080	761,529,206	1,072,233
Ranger College	0.21550	—	0.21550	61,774,768	133,125
San Jacinto College	0.08406	0.01594	0.10000	18,340,622,309	18,340,622
South Plains College	0.23100	—	0.23100	2,008,967,337	4,640,715
South Texas Comm. College					
Southwest Texas Junior College	0.04000	—	0.04000	902,392,865	360,957
Tarrant County Junior College	0.03561	0.02090	0.05651	41,307,088,497	23,342,636
Temple Junior College	0.19640	0.00760	0.20400	1,438,967,940	2,935,495
Texarkana College	0.08650	—	0.08650	664,136,185	574,478
Texas Southmost College	0.06166	0.03732	0.09898	3,219,319,955	3,186,483
Trinity Valley Comm. College	0.06010	0.00140	0.06150	3,317,079,560	2,040,004
Tyler Junior College	0.12230	—	0.12230	4,433,455,292	5,422,116
Vernon Regional Junior College	0.22646	—	0.22646	739,350,370	1,674,333
The Victoria College	0.10370	0.05090	0.15460	2,722,546,370	4,209,057
Weatherford College	0.06130	0.00160	0.06290	1,530,335,570	962,581
Western Texas College	0.29080	—	0.29080	676,993,558	1,968,697
Wharton County Junior College	0.16395	—	0.16395	1,626,575,719	2,666,771
TOTAL				**$370,793,037,422**	**$326,695,290**
Average	0.12532				

**per $100 valuation*
***Based on 100% collections, "stand alone" year*

SOURCE: TEXAS ASSOCIATION OF COMMUNITY COLLEGES

Unfortunately, Texas is participating in a national trend of decreasing support for higher education by state legislatures. According to the Texas Association of Community Colleges, since 1985 in Texas, the state's share of funding for two-year colleges has dropped from 60 percent to 42 percent. This has forced community and junior colleges to increase local revenues, including tuition, fees, and local *ad valorem* taxes.

The increased reliance on local funds has put a strain on the tax bases in some communities and risks limiting access for low-income students. As the legislature works this session to fund state agencies without raising taxes, students and local taxpayers may be called upon to bear an increasing portion of the cost of education in this state; and community colleges, whose mission statements continue to expand to address the needs of their communities, again will be asked to do more with ever more limited resources. ☆

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

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Glenda H. Easter
President-Elect
Bill J. Priest Institute

Anna R. Holston
Vice President
Central Texas College

Patsy W. Goss
Secretary
San Jacinto College–Central

Deann C. Merchant
Treasurer
Amarillo College

Scott A. Nelson
Immediate Past President
Kingwood College

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(Appointments expire March 31, 1996, unless otherwise indicated.)

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Betty J. Larson, San Antonio College (1997)

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Judy Hathcock, Amarillo College

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Cynthia A. Teter, Bill J. Priest Institute

NOMINATING COMMITTEE

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David J. Clinkscale, Tarrant County Junior College–South Campus

Emmeline Dodd, College of the Mainland

Steve Dutton, Amarillo College

Doris M. Huibregtse, Howard College

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Carolyn Baker, San Antonio College

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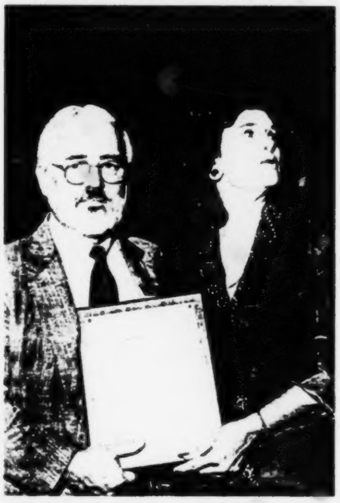
1995 CONVENTION HIGHLIGHTS

(From left to right) THE GENERAL SESSION featured an address by Bob Schieffer, who spoke about the importance of education in an increasingly complex society. Phi Theta Kappa State President Joy Richmond, Kilgore College, also spoke at the Thursday evening session. TJCTA State President Scott A. Nelson presided at the session. On the session's agenda was discussion regarding a proposed constitutional amendment which would change the name of the organization to the Texas Community College Teachers Association. The schedule at this year's convention marked a departure from conventions in previous years, with only one general session.



THE DISTINGUISHED SERVICE AWARD was presented to Emmeline Dodd, College of the Mainland. In presenting the award, Dr. Nelson noted her commitment to education and "her faithful support of the principles and purposes of this Association." College of the Mainland President Larry Stanley presented Ms. Dodd with a proclamation from the college recognizing her significant contributions to the college and her community.

TEACHERS ASSOCIATION
MEMBERS M-O
REGISTRATION FEES

This year's convention registered more than 3,300 members, exhibitor representatives, guests, and program participants.

Always a favorite attraction, convention attendees filled the exhibit hall to view products in more than 100 booths.

—Photos by Tom Stutzenburg—

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